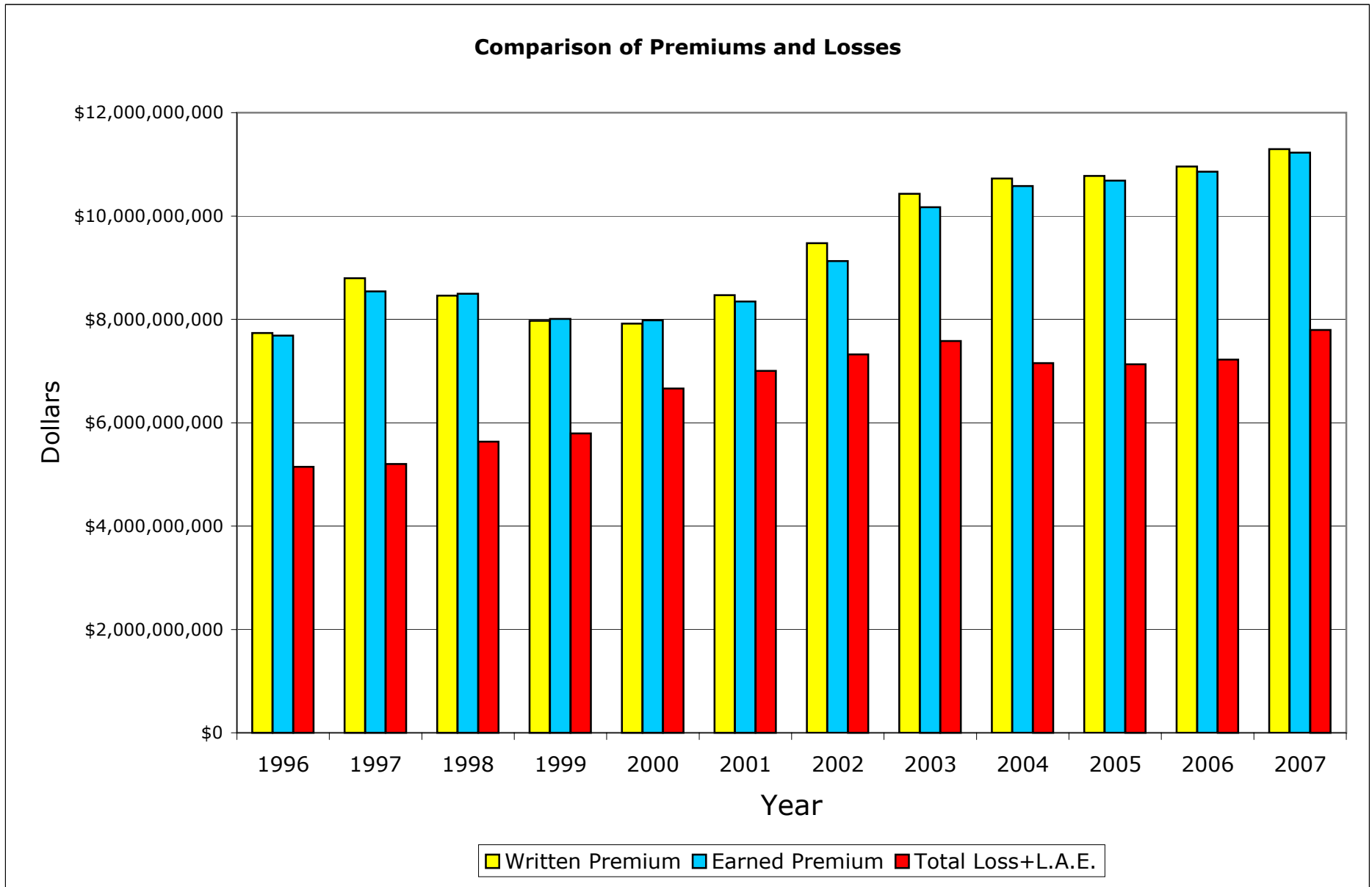


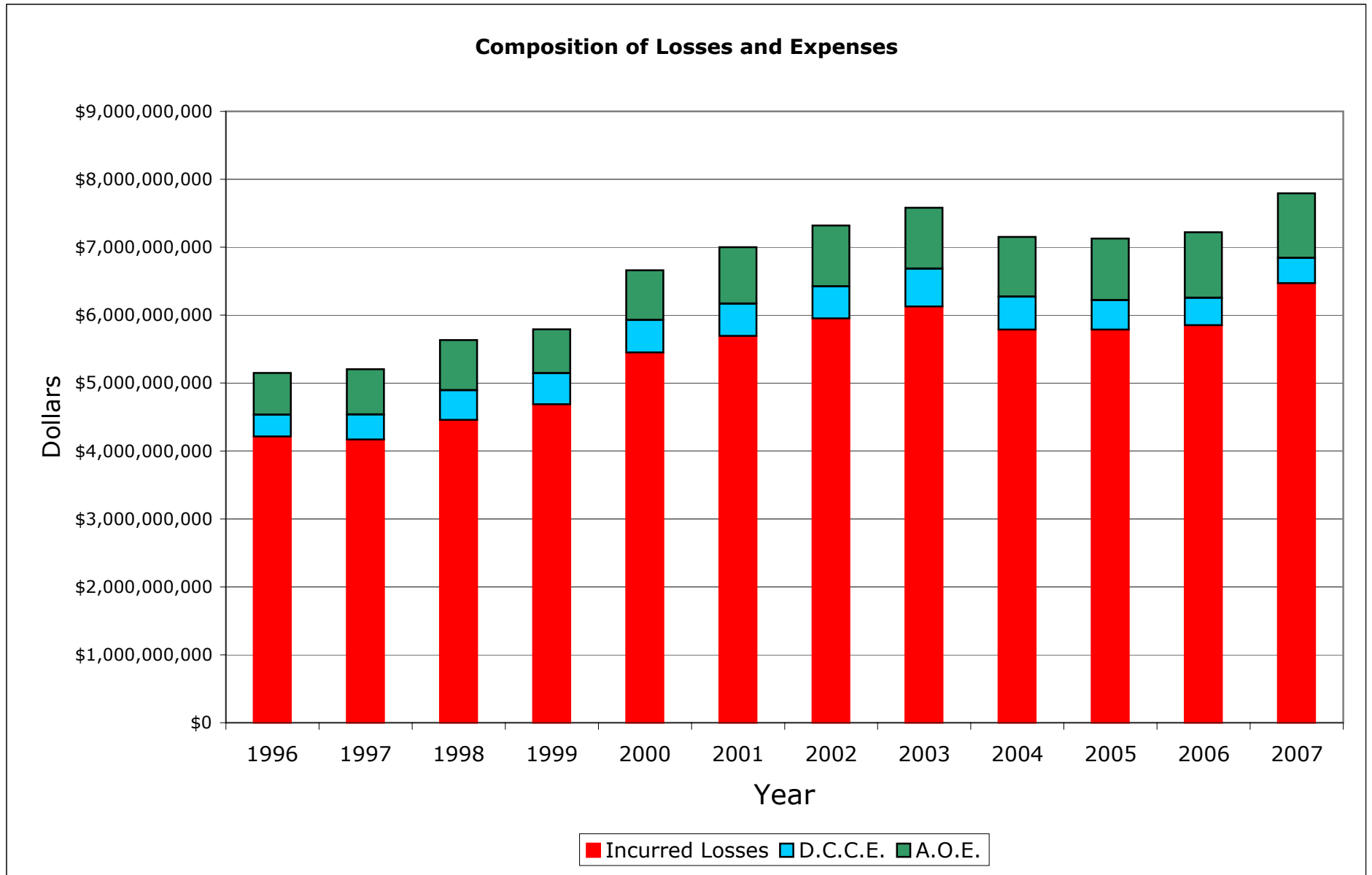
P. P. Auto. Liability Data
California Statewide Total

Graph 1.a.



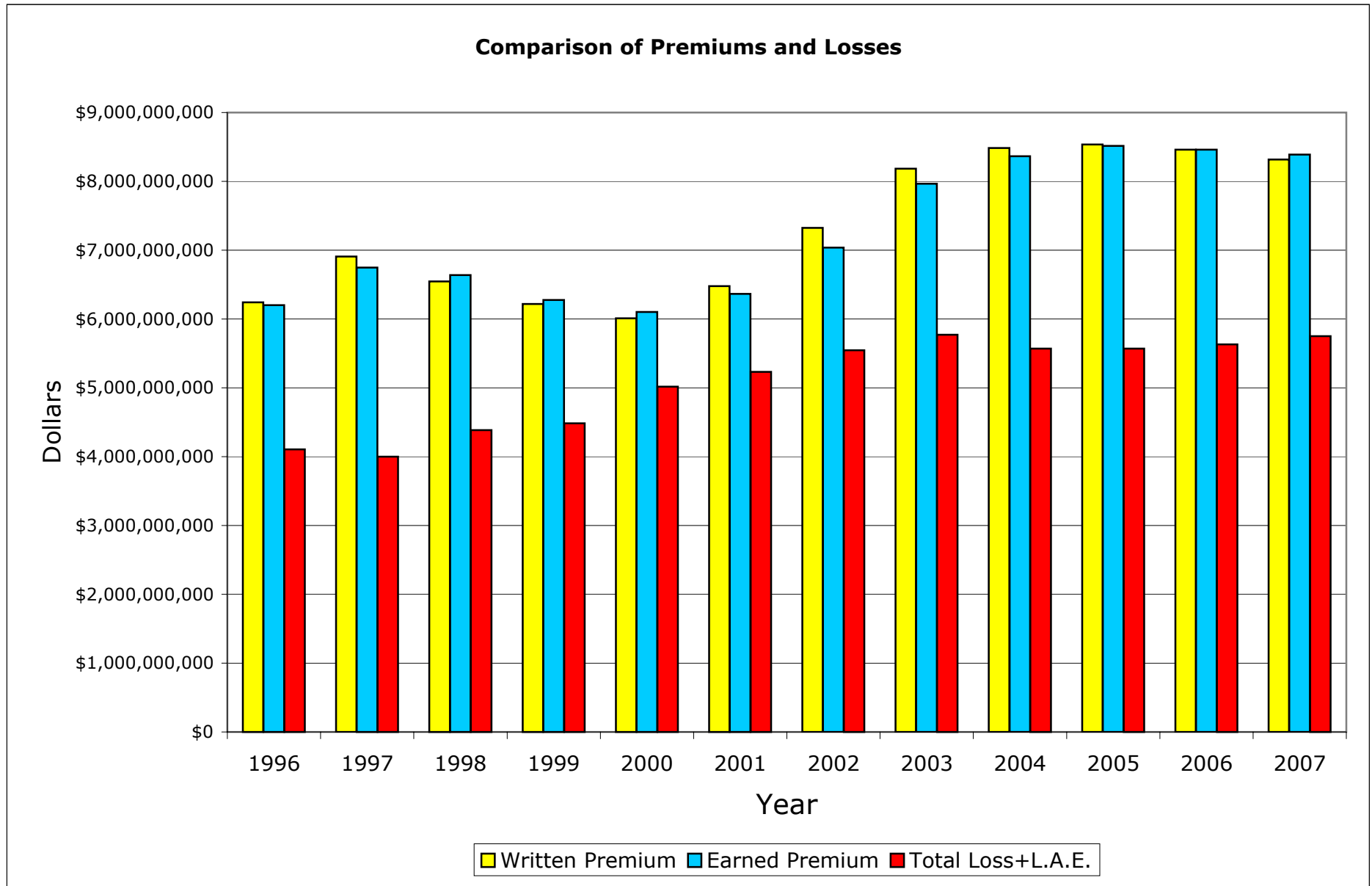
P. P. Auto. Liability Data
California Statewide Total

Graph 1.b.



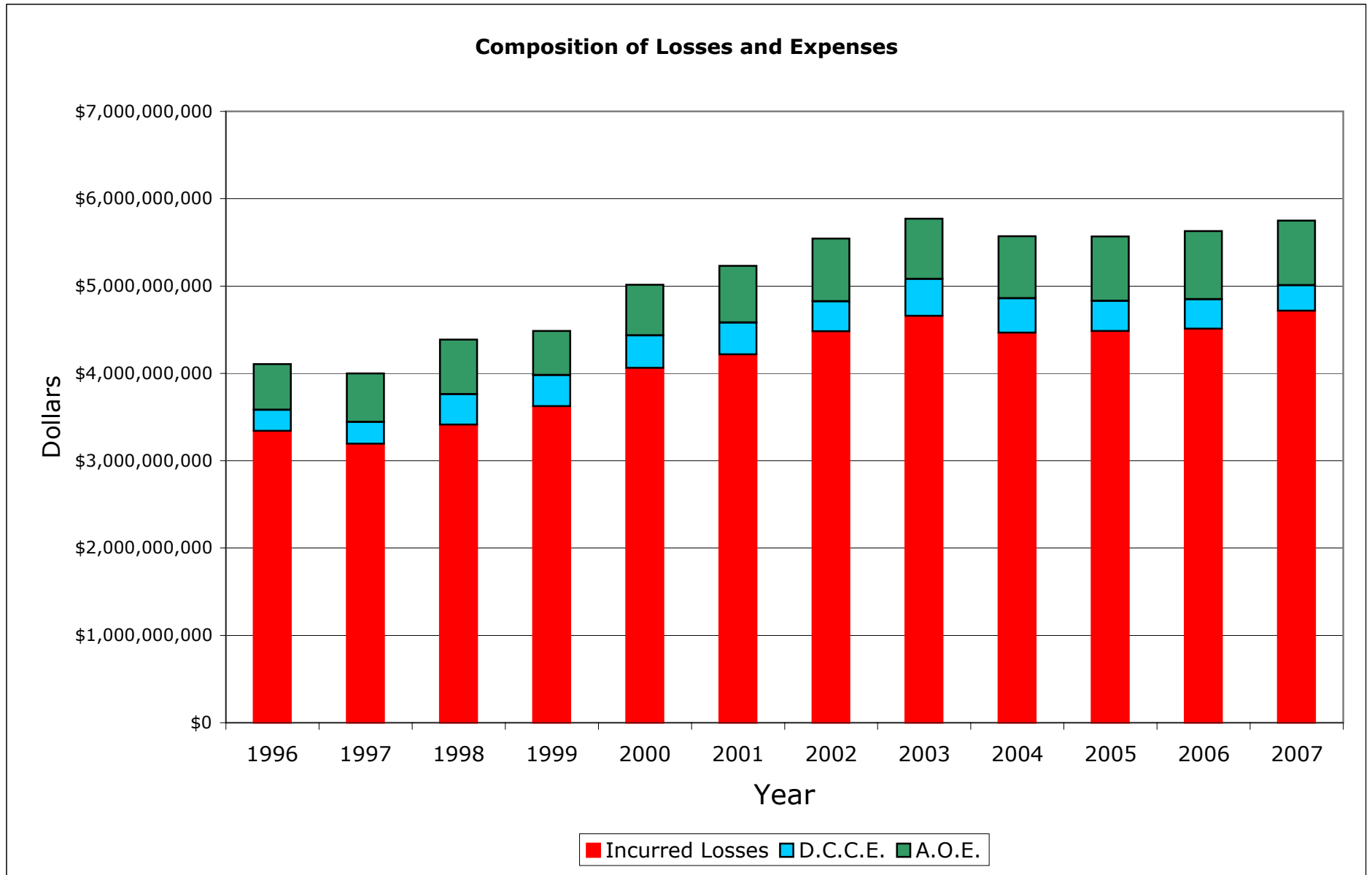
P. P. Auto. Liability Data
Top 20 Aggregate

Graph 2.a.



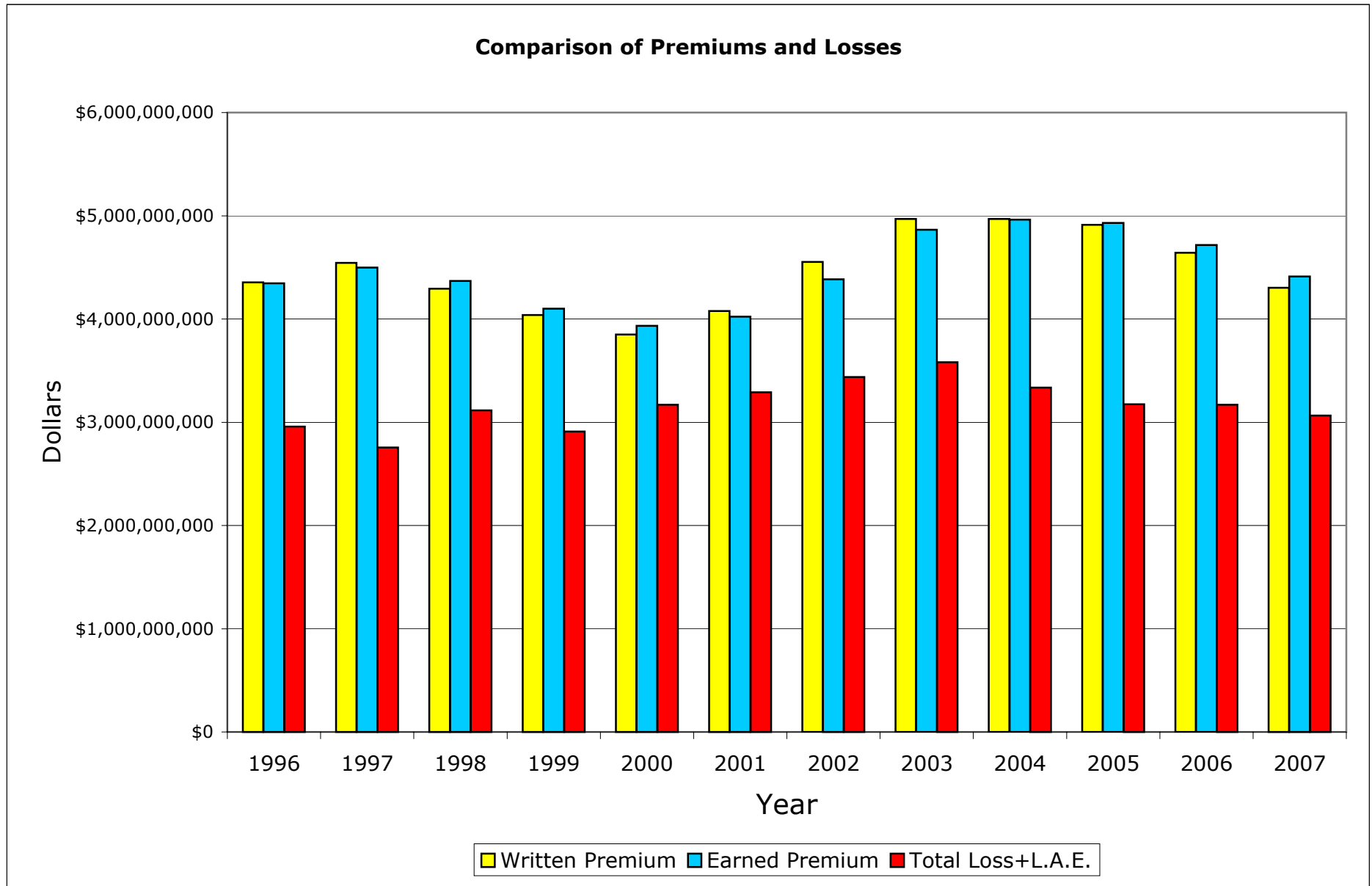
P. P. Auto. Liability Data
Top 20 Aggregate

Graph 2.b.



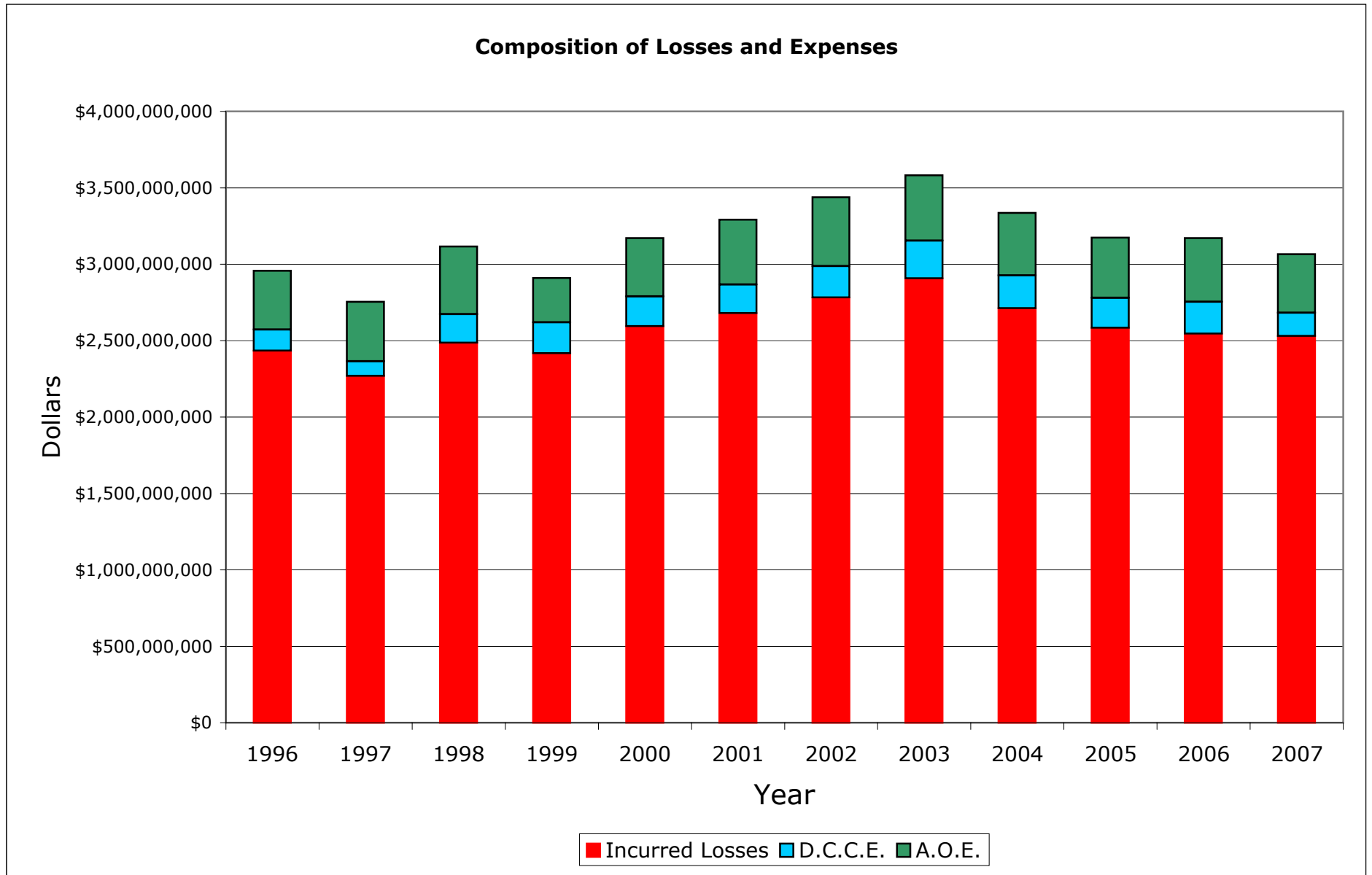
P. P. Auto. Liability Data
Top 5 Aggregate

Graph 3.a.



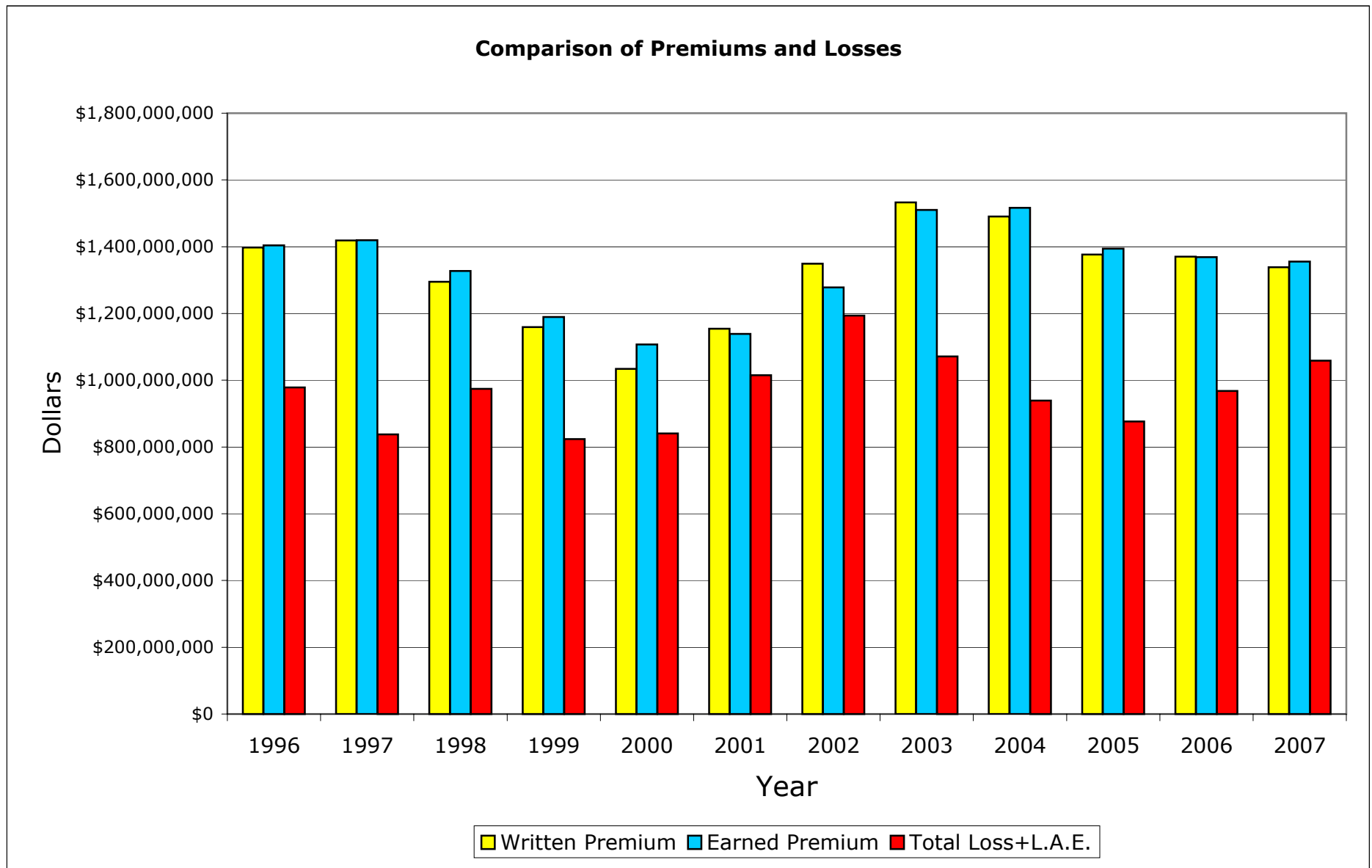
P. P. Auto. Liability Data
Top 5 Aggregate

Graph 3.b.



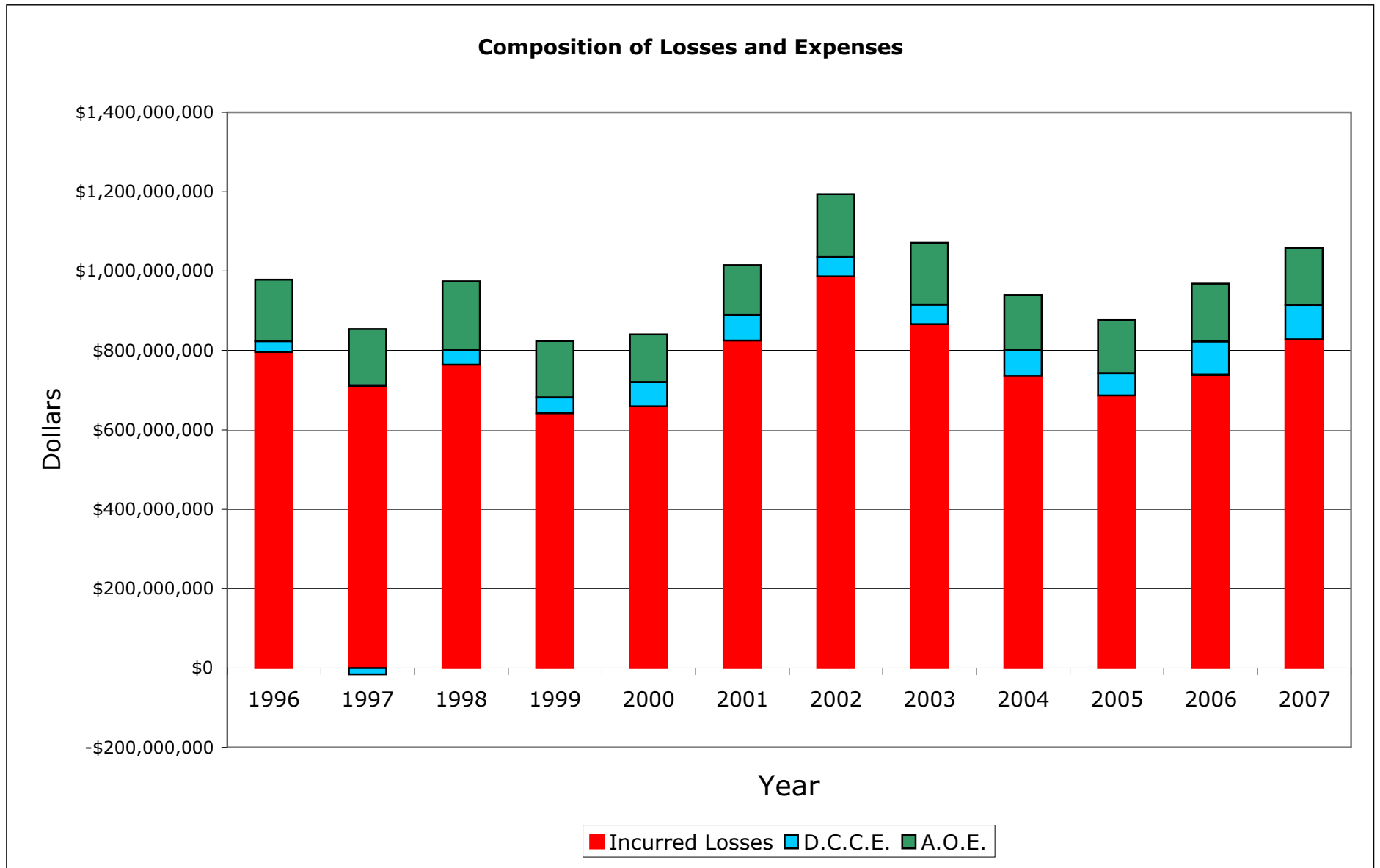
P. P. Auto. Liability Data
State Farm Mut Auto Ins Co
NAIC #25178

Graph 3.1.a.



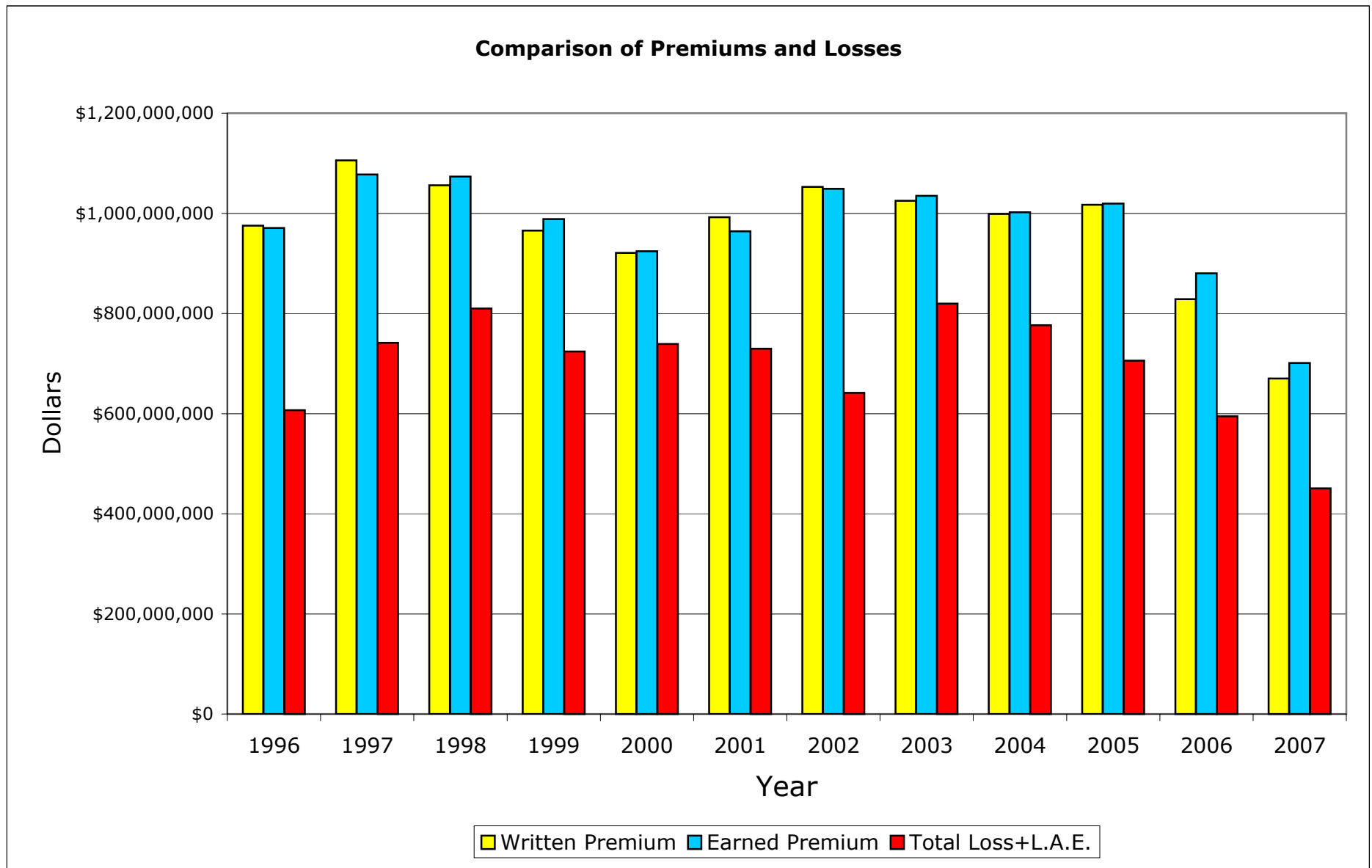
P. P. Auto. Liability Data
State Farm Mut Auto Ins Co
NAIC #25178

Graph 3.1.b.



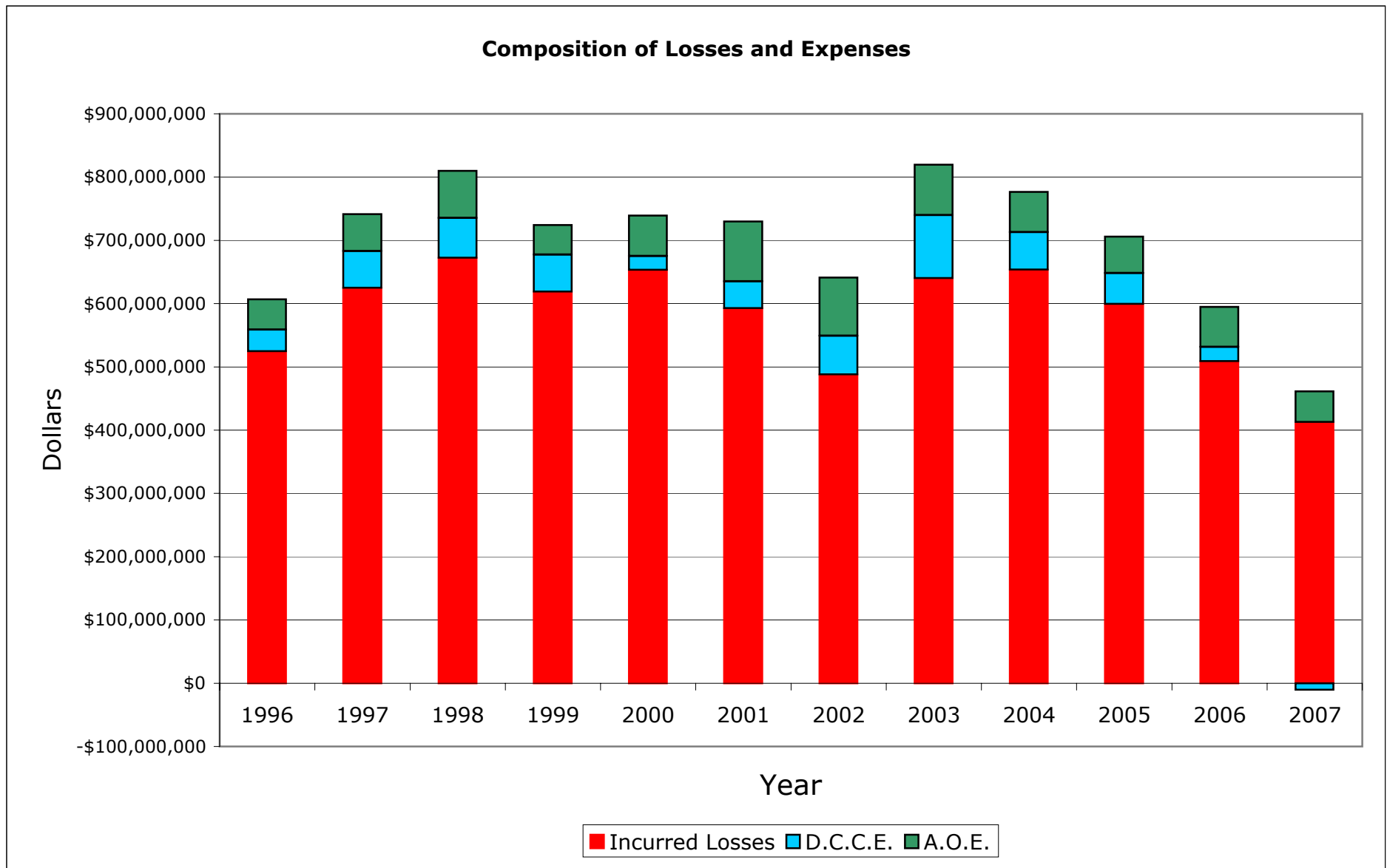
P. P. Auto. Liability Data
Farmers Ins Exch
NAIC #21652

Graph 3.2.a.



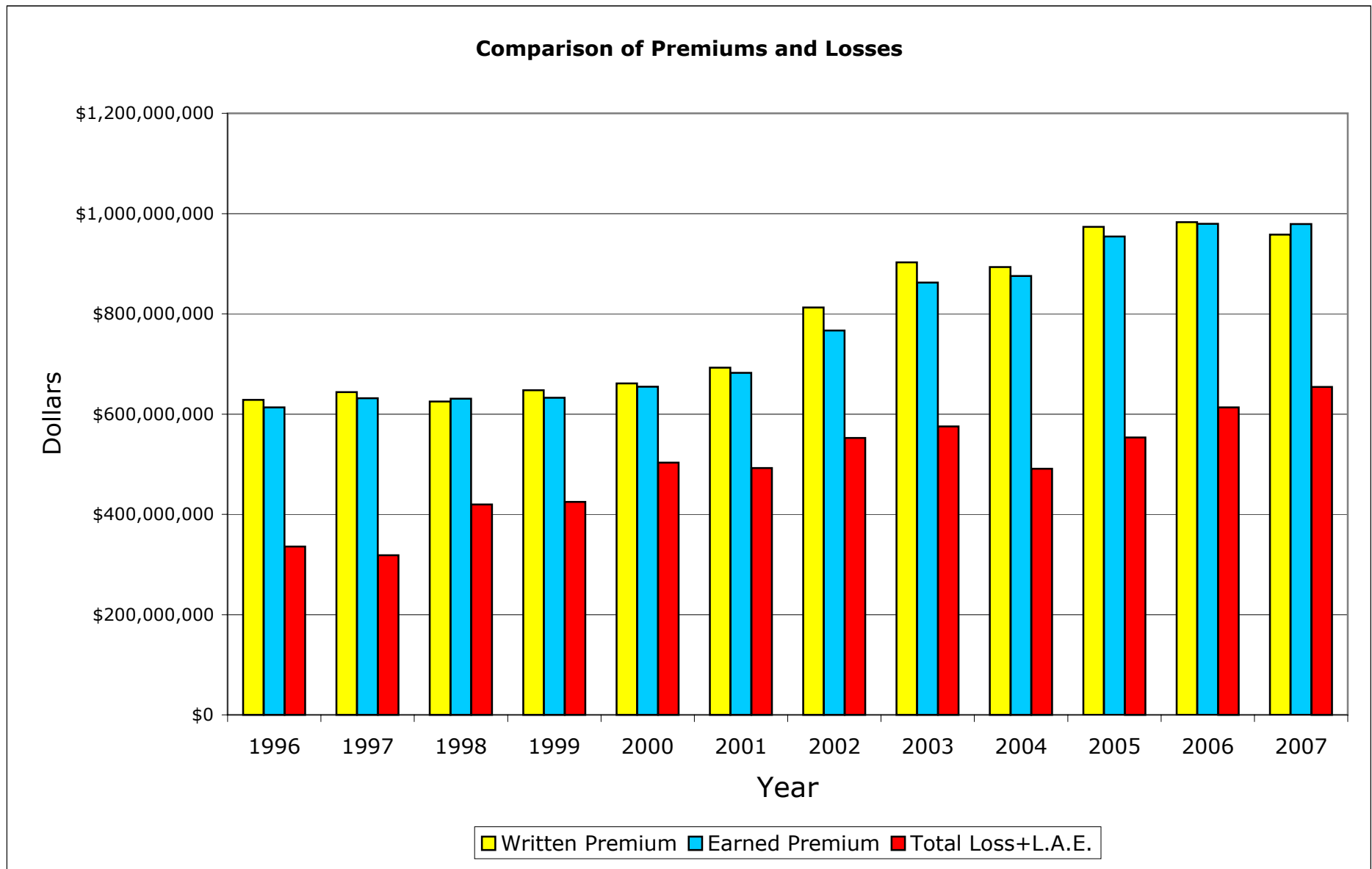
P. P. Auto. Liability Data
Farmers Ins Exch
NAIC #21652

Graph 3.2.b.



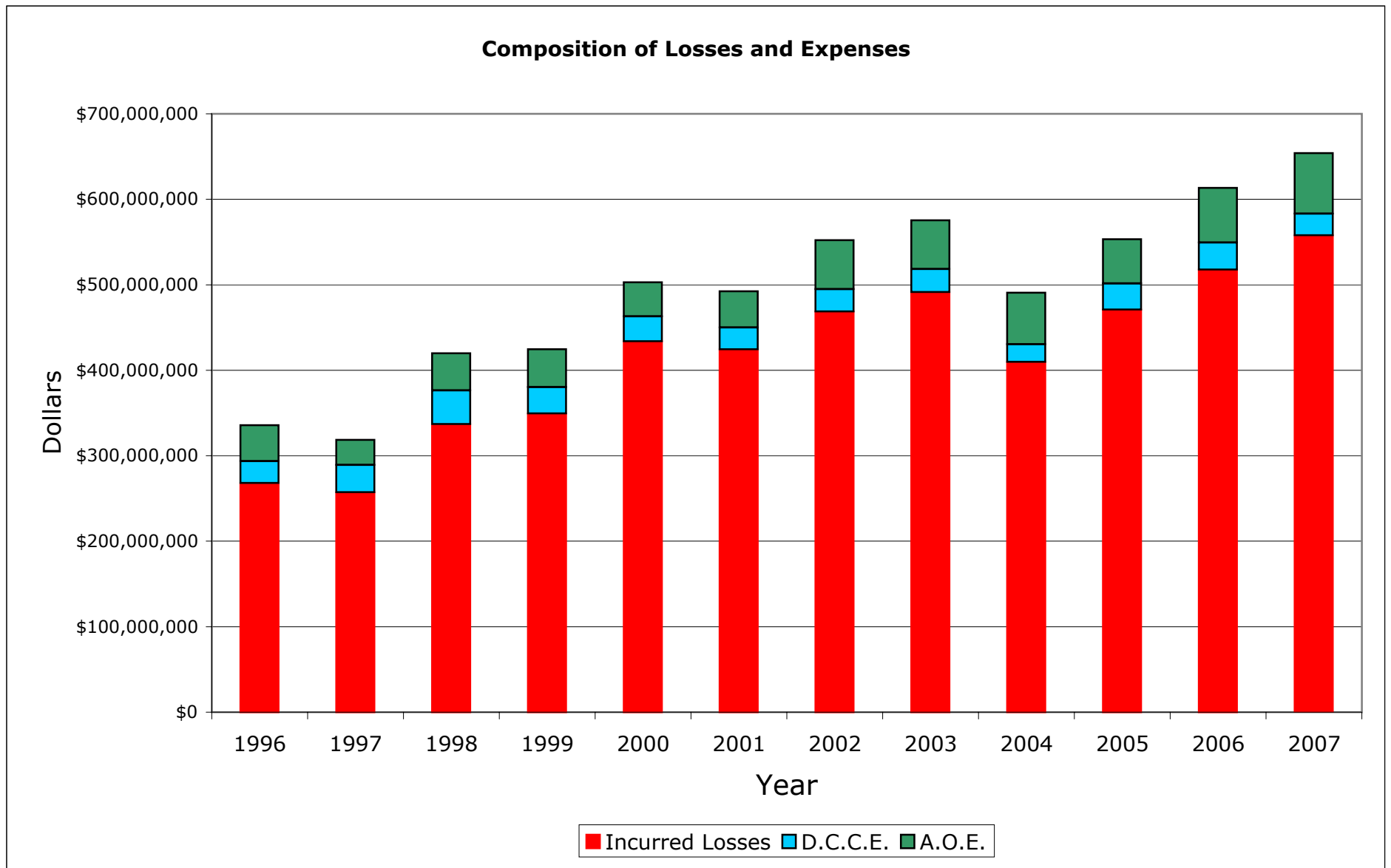
P. P. Auto. Liability Data
Interins Exch Of The Automobile Club
NAIC #15598

Graph 3.3.a.



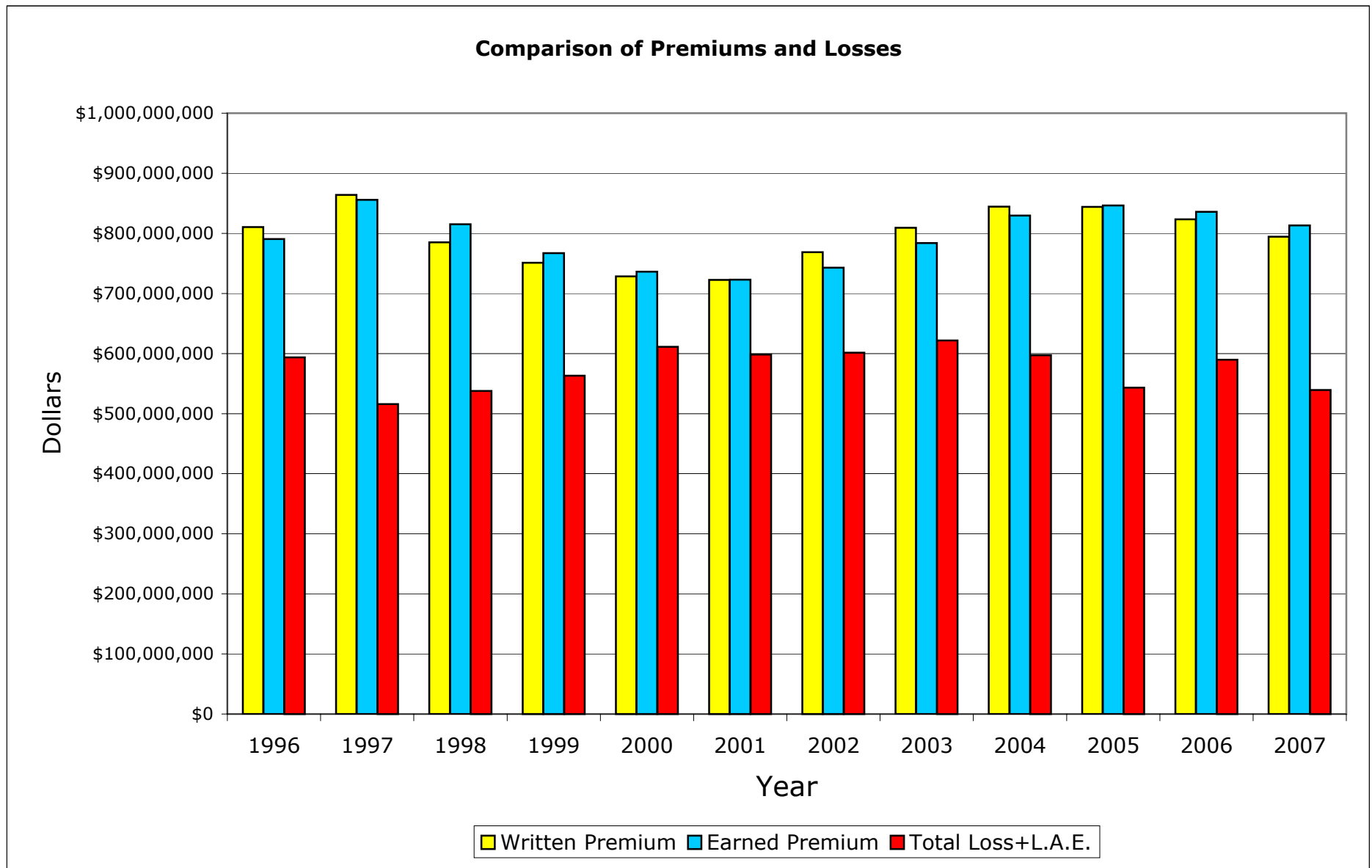
P. P. Auto. Liability Data
Interins Exch Of The Automobile Club
NAIC #15598

Graph 3.3.b.



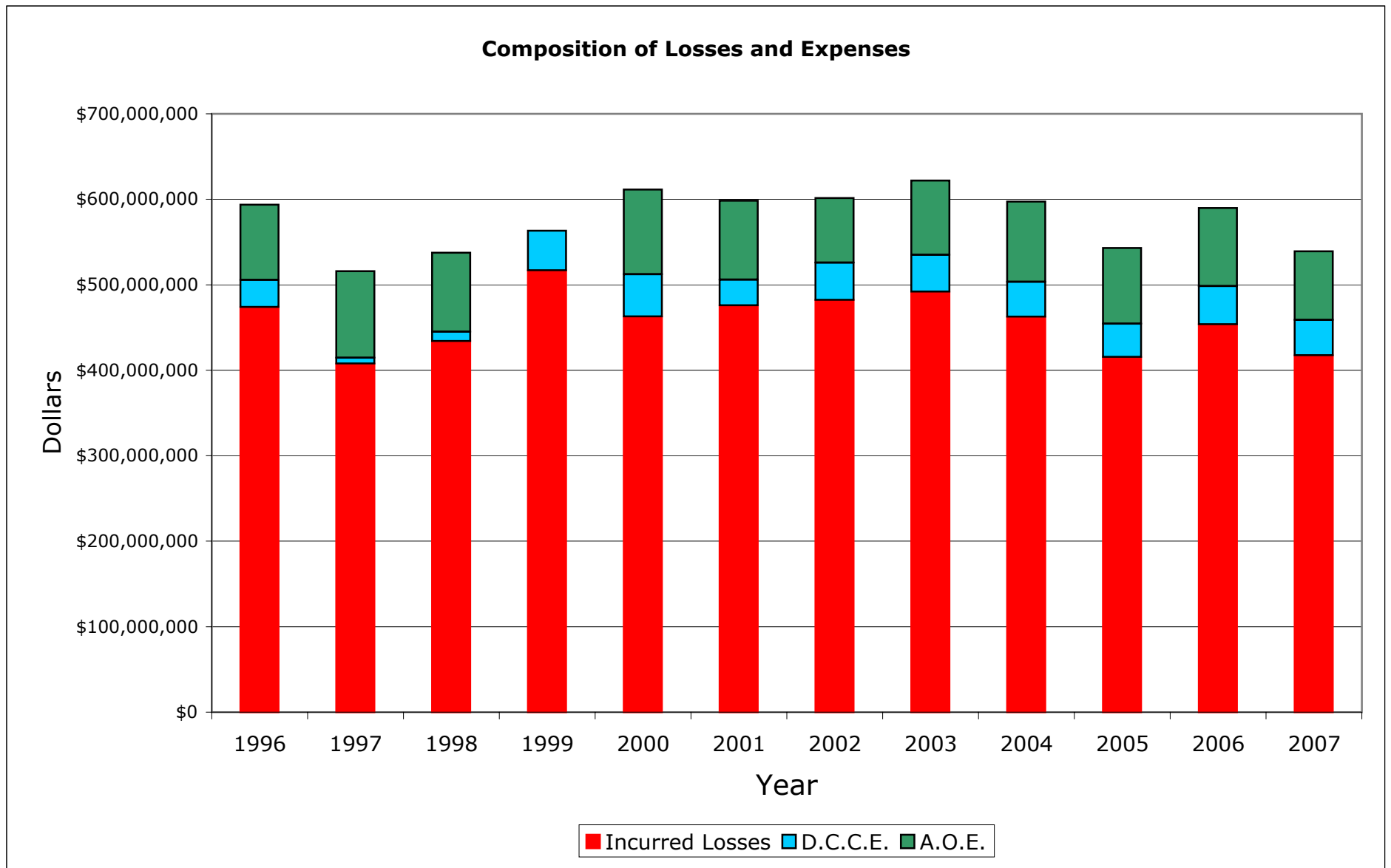
P. P. Auto. Liability Data
California State Auto Asn Inter-Ins
NAIC #15539

Graph 3.4.a.



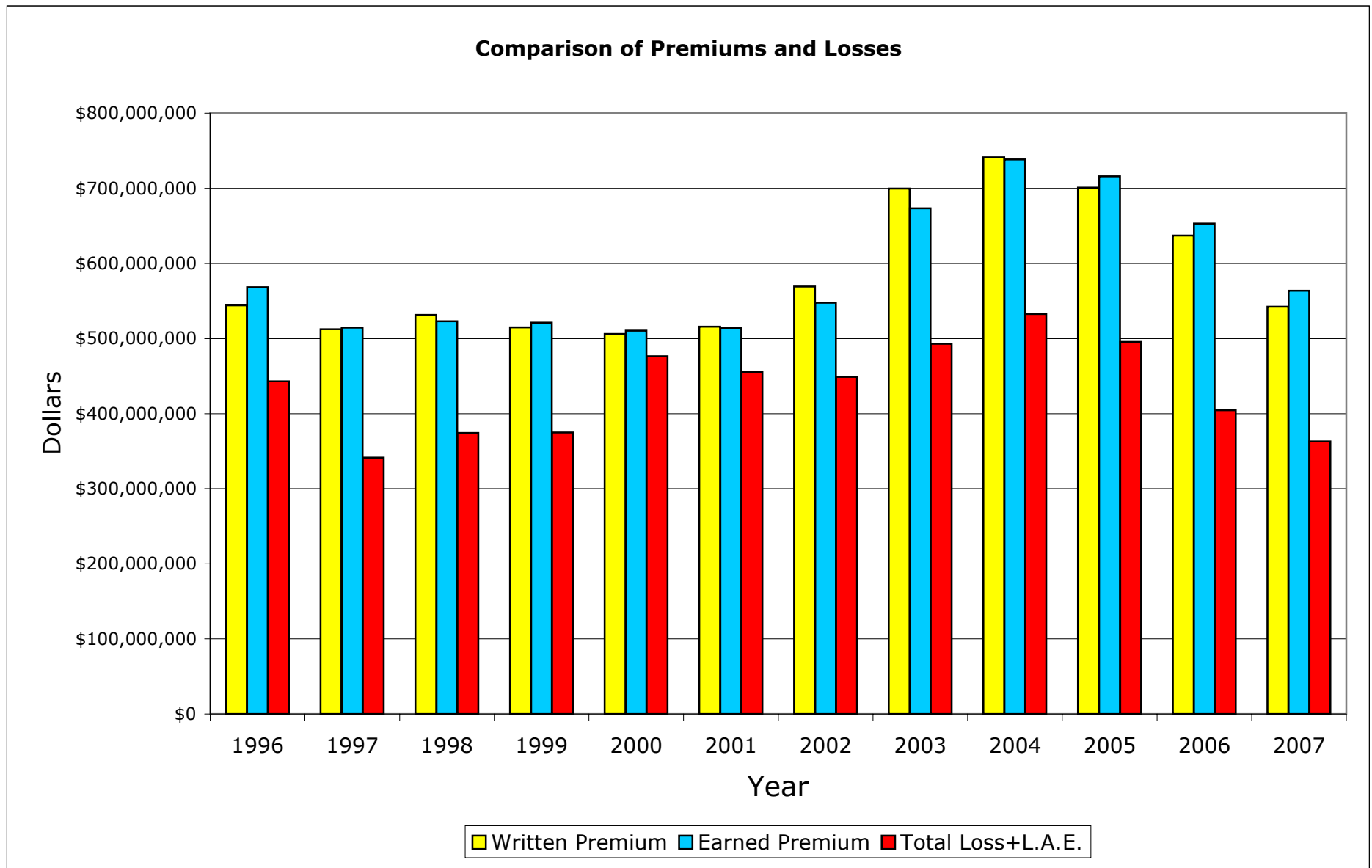
P. P. Auto. Liability Data
California State Auto Asn Inter-Ins
NAIC #15539

Graph 3.4.b.



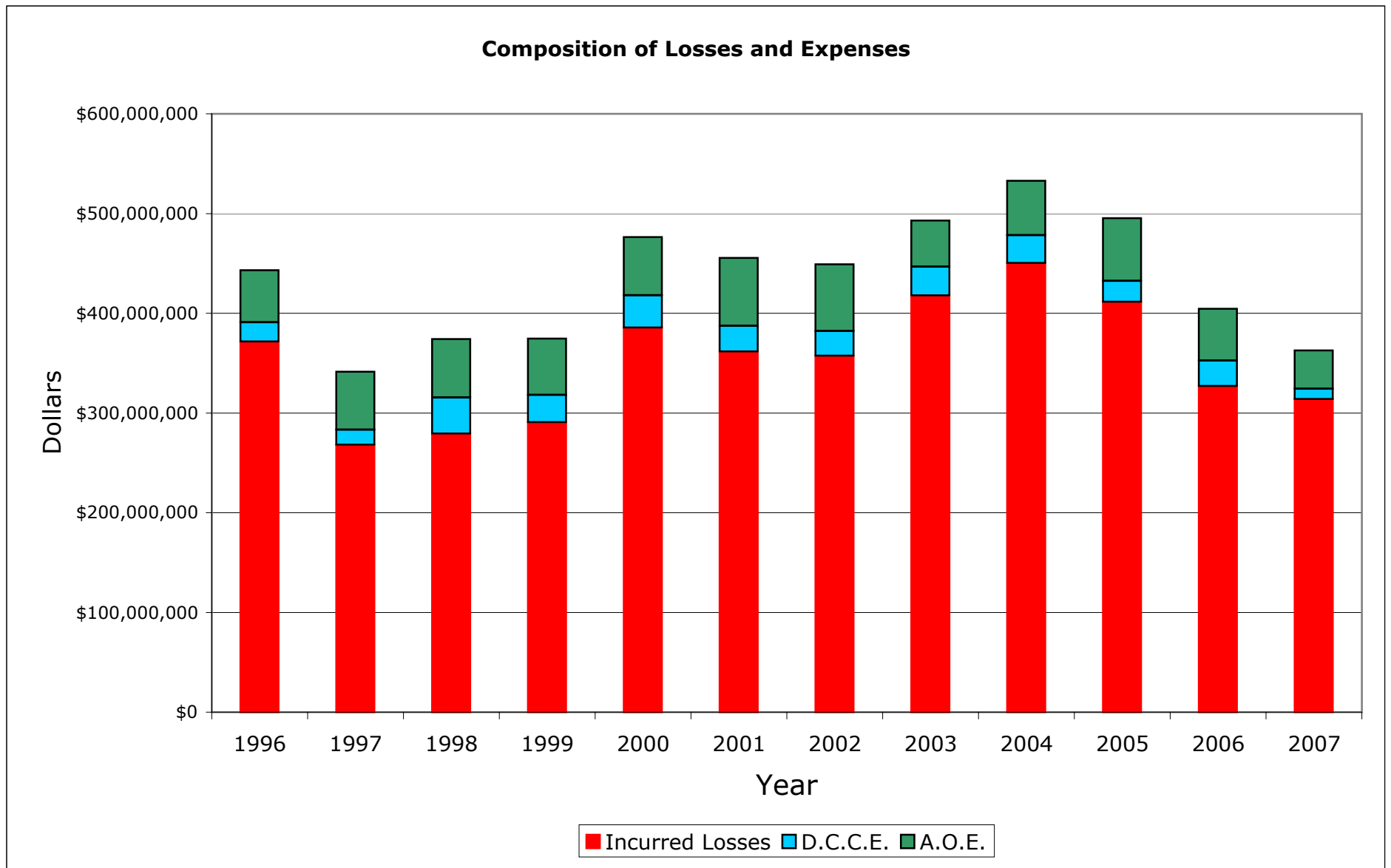
P. P. Auto. Liability Data
21st Century Ins Co
NAIC #12963

Graph 3.5.a.



P. P. Auto. Liability Data
21st Century Ins Co
NAIC #12963

Graph 3.5.b.



P. P. AUTO. LIABILITY - CALIFORNIA TOP 20 COMPANIES 1996 - 2007 WRITTEN PREMIUM

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	Grand Total
25178	State Farm Mut Auto Ins Co	1,397,626,217	1,418,779,773	1,295,186,906	1,158,891,589	1,033,851,570	1,154,066,042	1,348,835,718	1,532,400,442	1,490,350,371	1,376,653,621	1,370,246,237	1,338,312,225	15,915,200,711
21652	Farmers Ins Exch	975,325,271	1,105,524,661	1,055,854,218	965,402,866	921,015,399	992,095,740	1,052,720,865	1,025,204,581	998,754,591	1,017,313,262	828,818,145	669,904,907	11,607,934,506
15598	Interins Exch Of The Automobile Club	628,180,396	643,808,984	625,224,307	647,621,974	661,089,506	692,642,288	812,880,435	902,475,545	893,456,110	973,678,767	982,888,566	958,128,056	9,422,074,934
15539	California State Auto Asn Inter-Ins	810,360,457	863,873,217	785,134,455	750,889,356	728,597,674	722,374,039	768,834,516	809,148,265	844,381,944	844,106,411	823,199,831	794,271,640	9,545,171,805
12963	21st Century Ins Co	544,204,166	512,339,199	531,447,609	514,966,589	506,269,152	515,729,325	569,155,548	699,738,346	741,254,946	700,794,178	637,078,954	542,421,330	7,015,399,342
27553	Mercury Ins Co	364,523,565	471,160,520	458,004,241	435,285,140	429,441,457	460,461,055	550,401,436	638,151,427	667,301,537	683,573,524	727,603,018	789,495,314	6,675,402,234
19240	Allstate Ind Co	295,466,755	354,660,116	369,672,717	391,816,014	428,376,412	510,810,108	477,256,263	477,342,141	551,527,024	637,369,263	695,397,086	713,233,566	5,902,927,465
11908	Mercury Cas Co	118,510,832	150,024,469	156,904,852	155,635,320	150,492,957	152,296,253	202,236,337	255,038,390	260,260,689	258,570,464	252,311,149	255,521,370	2,367,803,082
19232	Allstate Ins Co	415,613,966	382,796,740	322,393,512	284,324,667	267,547,182	278,088,880	285,872,786	284,712,640	251,723,219	250,976,160	242,513,883	222,553,413	3,489,117,048
22268	Infinity Ins Co	46,325,609	122,134,569	104,004,503	98,166,039	110,663,982	116,871,580	162,147,150	213,073,606	215,277,546	236,365,182	271,433,069	315,922,258	2,012,385,093
44288	Progressive Choice Ins Co			61,370	189,897	40,717	3,133	28,501,961	83,814,812	137,527,056	187,725,074	218,350,654	238,470,013	894,684,687
25089	Coast Natl Ins Co	61,620,671	142,046,141	124,453,129	121,005,199	100,798,512	135,535,763	190,219,358	254,531,092	307,172,711	185,962,321	162,723,524	135,238,905	1,921,307,326
27804	Progressive West Ins Co	53,085,996	124,983,518	141,197,452	106,521,620	63,967,001	83,058,432	92,739,133	145,174,167	169,769,260	185,833,888	207,081,982	208,291,546	1,581,703,995
24740	Safeco Ins Co Of Amer	124,128,811	129,806,100	122,986,148	115,873,830	130,261,673	136,352,328	147,380,947	167,035,260	174,559,168	176,827,691	173,480,891	183,277,087	1,781,969,934
25941	USAA	160,852,658	156,520,633	122,572,200	118,821,944	122,154,967	133,541,938	158,830,274	167,701,604	169,202,929	169,368,014	169,747,790	166,875,334	1,816,190,285
25968	USAA Cas Ins Co	103,438,744	114,716,236	96,818,344	96,323,589	103,117,694	117,054,717	132,216,951	145,192,469	151,765,995	156,891,239	159,166,286	161,545,899	1,538,248,163
35882	Geico General Ins Co	27,300,476	40,213,755	56,697,574	76,395,743	94,141,643	113,927,650	129,035,489	133,777,473	130,236,114	148,047,253	170,365,313	181,749,074	1,301,887,557
23809	Granite State Ins Co	121,416	123,624	43,575	16,637	8,178,899	15,687,212	38,215,680	52,497,269	98,050,653	122,732,629	153,445,286	201,019,647	690,132,527
23035	Liberty Mut Fire Ins Co	48,902,429	48,879,850	46,092,709	45,785,995	46,802,454	52,661,766	63,156,722	78,576,021	114,752,415	119,279,862	124,087,674	136,125,602	925,103,499
13137	Viking Ins Co Of WI	68,079,461	125,804,749	130,397,921	134,822,331	104,134,451	95,350,491	114,985,064	117,198,190	115,714,323	105,105,897	92,047,368	105,481,220	1,309,121,466
Sub Total		6,243,667,896	6,908,196,854	6,545,147,742	6,218,756,339	6,010,943,302	6,478,608,740	7,325,622,633	8,182,783,740	8,483,038,601	8,537,174,700	8,461,986,706	8,317,838,406	87,713,765,659
% of California Total		80.73%	78.54%	77.36%	77.98%	75.90%	76.49%	77.31%	78.44%	79.10%	79.23%	77.22%	73.65%	77.61%
Remainder of California		1,490,440,138	1,887,997,718	1,915,795,439	1,755,867,384	1,908,373,270	1,990,986,908	2,149,617,725	2,248,784,522	2,241,224,379	2,237,661,361	2,495,733,146	2,976,278,357	25,298,760,347
California Total Written Premium		7,734,108,034	8,796,194,572	8,460,943,181	7,974,623,723	7,919,316,572	8,469,595,648	9,475,240,358	10,431,568,262	10,724,262,980	10,774,836,061	10,957,719,852	11,294,116,763	113,012,526,006
Countrywide Total Written Premium		70,121,744,000	72,391,141,000	71,906,449,000	70,807,546,000	70,661,006,000	75,903,994,000	84,067,072,000	91,947,397,000	94,334,304,000	97,093,444,000	97,531,557,000	97,287,065,000	994,052,719,000
Ratio of CA W.P. / CW W.P.		11.03%	12.15%	11.77%	11.26%	11.21%	11.16%	11.27%	11.35%	11.37%	11.10%	11.24%	11.61%	11.37%

Note: The Selection of the Top 20 is based on the 2005 Market Share.

P. P. AUTO. LIABILITY - CALIFORNIA TOP 20 COMPANIES 1996 - 2007 EARNED PREMIUM

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	Grand Total
25178	State Farm Mut Auto Ins Co	1,404,087,786	1,419,751,411	1,327,088,234	1,189,788,871	1,107,192,207	1,138,655,167	1,278,380,872	1,510,545,353	1,516,821,687	1,394,023,030	1,368,639,934	1,355,358,032	16,010,332,584
21652	Farmers Ins Exch	970,481,849	1,077,789,077	1,073,180,695	988,520,789	924,097,286	964,132,273	1,048,924,126	1,034,928,215	1,002,115,831	1,019,351,238	880,109,573	701,282,539	11,684,913,491
15598	Interins Exch Of The Automobile Club	613,410,085	631,589,264	630,858,164	632,568,301	654,804,628	682,449,691	766,790,257	862,345,335	875,442,945	954,212,579	979,614,241	978,949,968	9,263,035,458
15539	California State Auto Asn Inter-Ins	790,509,763	855,618,636	815,353,414	766,940,575	736,411,651	722,755,521	742,759,690	783,801,403	829,644,788	846,397,967	835,981,915	813,020,441	9,539,195,764
12963	21st Century Ins Co	568,293,131	514,512,972	522,993,821	521,237,362	510,397,846	514,115,526	547,685,132	673,361,274	738,398,575	715,922,390	652,913,683	563,608,206	7,043,439,918
27553	Mercury Ins Co	344,384,486	452,262,362	461,955,288	438,543,103	429,612,245	455,171,166	523,791,024	617,637,207	669,107,852	674,298,338	713,136,642	780,502,154	6,560,401,867
19240	Allstate Ind Co	299,914,724	336,753,224	368,102,880	384,566,087	415,650,132	493,702,851	488,798,191	471,860,283	529,911,265	621,817,691	683,122,429	709,530,748	5,803,730,505
11908	Mercury Cas Co	112,625,299	144,026,238	154,434,374	156,763,314	151,561,877	152,096,463	187,780,090	243,683,003	262,624,190	257,391,763	252,455,134	256,366,227	2,331,807,972
19232	Allstate Ins Co	426,704,538	390,643,067	338,487,737	291,789,668	269,842,022	273,461,627	281,731,076	287,710,264	257,774,654	255,159,150	244,682,470	225,414,087	3,543,400,360
22268	Infinity Ins Co	45,280,138	98,937,106	102,979,119	90,149,916	109,128,593	112,240,077	141,529,923	190,458,402	212,809,606	227,565,084	247,658,045	306,547,038	1,885,283,047
44288	Progressive Choice Ins Co			9,066	198,615	73,955	12,401	13,749,477	73,036,890	127,266,104	173,153,192	212,638,998	233,317,213	833,455,911
25089	Coast Natl Ins Co	58,301,647	123,199,684	126,621,848	108,827,436	111,603,887	128,831,715	176,738,946	239,526,036	254,244,462	218,029,732	172,220,256	150,274,600	1,868,420,249
27804	Progressive West Ins Co	40,662,643	92,944,109	132,719,811	123,561,083	88,252,273	86,168,646	87,830,167	131,563,984	168,571,677	180,096,848	201,343,119	212,639,107	1,546,353,467
24740	Safeco Ins Co Of Amer	124,343,720	128,127,271	125,819,688	116,284,549	126,491,270	135,253,924	143,898,663	161,609,897	173,254,510	176,777,058	174,892,675	180,601,515	1,767,354,740
25941	USAA	161,381,999	159,274,789	130,083,951	118,483,956	121,337,475	129,103,708	153,638,045	166,110,735	169,245,059	169,249,290	169,961,754	167,251,147	1,815,121,908
25968	USAA Cas Ins Co	101,698,869	113,776,867	101,068,151	96,305,304	101,156,626	112,524,578	129,478,740	142,045,353	150,376,040	155,797,913	159,299,513	160,802,900	1,524,330,854
35882	Geico General Ins Co	24,398,894	37,248,994	51,795,911	71,825,259	89,925,218	109,497,881	124,967,840	133,996,843	131,035,103	141,788,227	165,169,922	180,179,972	1,261,830,064
23809	Granite State Ins Co	135,848	120,538	58,075	24,764	3,451,332	11,791,532	28,266,640	52,506,125	82,740,549	109,270,755	131,407,929	179,722,289	599,496,376
23035	Liberty Mut Fire Ins Co	49,160,703	49,199,776	47,296,232	45,674,964	46,279,087	49,318,598	57,790,049	70,597,844	95,706,918	116,769,750	121,658,831	130,836,032	880,288,784
13137	Viking Ins Co Of WI	66,719,188	122,143,983	128,255,370	134,252,308	105,424,110	94,124,733	111,964,220	118,123,450	118,060,211	106,921,434	92,771,163	101,338,164	1,300,098,334

Sub Total ⁽²⁾	6,202,495,310	6,747,919,368	6,639,161,829	6,276,306,224	6,102,693,720	6,365,408,078	7,036,493,168	7,965,447,896	8,365,152,026	8,513,993,429	8,459,678,226	8,387,542,379	87,062,291,653
% of California Total	80.71%	79.00%	78.13%	78.39%	76.46%	76.26%	77.08%	78.33%	79.05%	79.67%	77.90%	74.71%	77.93%
Remainder of California	1,481,998,576	1,793,226,337	1,858,904,609	1,730,645,331	1,879,239,762	1,981,444,593	2,092,203,143	2,204,256,082	2,216,440,106	2,172,369,222	2,399,838,921	2,839,675,679	24,650,242,361
California Total Earned Premium	7,684,493,886	8,541,145,705	8,498,066,438	8,006,951,555	7,981,933,482	8,346,852,671	9,128,696,311	10,169,703,978	10,581,592,132	10,686,362,651	10,859,517,147	11,227,218,058	111,712,534,014

Countrywide Total Earned Premium	69,300,961,000	71,555,219,000	71,681,434,000	70,635,049,000	70,733,987,000	74,710,910,000	81,487,115,000	89,740,795,000	93,323,208,000	96,973,234,000	97,544,077,000	97,656,468,000	985,342,457,000
Ratio of CA E.P. / CW E.P.	11.09%	11.94%	11.86%	11.34%	11.28%	11.17%	11.20%	11.33%	11.34%	11.02%	11.13%	11.50%	11.34%

Note: The Selection of the Top 20 is based on the 2005 Market Share.

P. P. AUTO. LIABILITY - CALIFORNIA TOP 20 COMPANIES 1996 - 2007 INCURRED LOSSES + LOSS ADJUSTMENT EXPENSE

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	Grand Total
25178	State Farm Mut Auto Ins Co	978,165,310	837,470,871	973,965,463	823,660,263	840,693,058	1,015,076,237	1,193,490,015	1,071,328,117	939,164,660	876,583,727	967,964,916	1,058,754,939	11,576,317,577
21652	Farmers Ins Exch	606,887,897	741,484,473	809,722,129	724,255,627	739,059,765	729,769,821	641,338,119	819,479,918	776,458,533	705,912,305	594,831,652	450,760,979	8,339,961,219
15598	Interins Exch Of The Automobile Club	335,749,505	318,630,924	419,885,362	424,634,925	502,962,298	492,366,874	552,211,696	575,447,343	490,843,984	553,391,403	613,246,685	654,060,911	5,933,431,910
15539	California State Auto Asn Inter-Ins	593,634,842	515,898,894	537,592,736	563,150,357	611,324,168	598,467,466	601,487,451	621,846,798	597,212,269	543,071,315	589,803,636	539,093,649	6,912,583,581
12963	21st Century Ins Co	443,123,354	341,475,283	374,250,882	374,723,390	476,457,821	455,534,876	449,029,494	493,081,612	532,778,281	495,455,285	404,553,809	362,835,783	5,203,299,869
27553	Mercury Ins Co	204,531,146	256,406,374	252,482,984	293,032,010	287,653,320	327,357,222	375,925,523	421,589,459	398,771,716	407,669,829	436,882,632	478,557,774	4,140,859,989
19240	Allstate Ind Co	203,567,119	188,329,127	169,378,719	251,392,917	344,372,905	457,101,760	415,516,205	323,519,520	384,663,106	466,649,976	476,865,247	505,084,522	4,186,441,124
11908	Mercury Cas Co	79,715,137	91,668,344	100,411,833	123,136,164	132,839,942	124,976,534	146,655,082	165,566,601	153,208,481	155,802,240	155,406,018	145,505,574	1,574,891,950
19232	Allstate Ins Co	220,979,422	167,873,385	129,423,863	177,248,447	218,956,907	228,462,253	197,326,696	185,404,426	163,645,871	144,674,356	155,924,185	124,430,258	2,114,350,070
22268	Infinity Ins Co	26,901,121	58,670,831	42,211,255	53,399,676	82,446,262	81,381,685	106,490,873	130,287,636	127,138,433	124,581,170	150,030,438	193,199,705	1,176,739,084
44288	Progressive Choice Ins Co	0	0	6,180	252,057	104,735	4,424	9,657,318	46,802,495	78,012,501	99,204,769	117,901,784	160,912,295	512,858,557
25089	Coast Natl Ins Co	25,052,607	75,439,239	81,982,643	80,118,176	95,570,772	101,588,870	145,486,221	183,229,449	173,206,133	128,357,957	107,426,089	92,950,433	1,290,408,589
27804	Progressive West Ins Co	27,876,885	59,081,136	79,489,931	83,178,328	73,273,428	61,600,575	68,741,434	94,498,093	114,461,281	119,916,703	134,170,958	167,727,368	1,084,016,119
24740	Safeco Ins Co Of Amer	88,739,258	81,223,592	89,533,920	103,544,485	110,895,230	108,339,216	111,519,069	106,313,945	93,347,115	137,546,861	116,390,196	156,419,405	1,303,812,293
25941	USAA	110,847,283	67,648,828	100,722,268	137,431,882	154,331,082	114,847,330	128,281,326	139,926,509	123,640,124	138,678,727	137,821,697	136,324,500	1,490,501,556
25968	USAA Cas Ins Co	62,706,559	53,029,967	74,918,044	88,450,638	112,982,248	98,092,812	123,291,457	104,530,666	103,878,916	113,687,165	142,194,825	122,845,162	1,200,608,460
35882	Geico General Ins Co	16,128,274	23,255,461	38,262,506	57,225,715	86,014,092	97,846,827	109,619,300	115,875,545	104,741,664	98,353,945	107,108,955	115,144,024	969,576,306
23809	Granite State Ins Co	15,588	(171,489)	(45,460)	(21,384)	3,070,717	10,324,199	24,326,468	34,435,499	60,465,095	85,052,183	96,604,541	127,110,792	441,166,749
23035	Liberty Mut Fire Ins Co	36,535,234	41,173,972	36,606,640	32,115,663	39,693,173	44,740,639	50,456,489	54,706,756	72,492,490	77,776,779	77,416,628	94,306,610	658,021,072
13137	Viking Ins Co Of WI	44,896,446	80,048,696	75,476,851	95,210,151	103,003,775	83,621,885	94,246,102	82,556,216	83,013,157	96,313,467	47,843,135	63,184,137	949,414,018
Sub Total		4,106,052,986	3,998,637,910	4,386,278,747	4,486,139,488	5,015,705,699	5,231,501,504	5,545,096,339	5,770,426,602	5,571,143,809	5,568,680,161	5,630,388,024	5,749,208,822	61,059,260,092
% of California Total		79.76%	76.85%	77.84%	77.46%	75.29%	74.71%	75.74%	76.11%	77.90%	78.11%	77.98%	73.75%	76.67%
Remainder of California		1,042,014,999	1,204,478,876	1,248,667,779	1,305,577,138	1,645,749,249	1,770,796,600	1,775,956,953	1,811,291,940	1,580,762,745	1,560,383,040	1,589,716,862	2,045,855,146	18,581,251,326
California Total		5,148,067,985	5,203,116,787	5,634,946,526	5,791,716,625	6,661,454,949	7,002,298,104	7,321,053,292	7,581,718,542	7,151,906,554	7,129,063,200	7,220,104,886	7,795,063,967	79,640,511,418
Countrywide Total		53,060,469,000	53,712,551,000	55,253,476,000	57,743,326,000	62,586,590,000	67,674,199,000	70,507,597,000	72,113,721,000	70,866,461,000	73,477,717,000	70,947,666,000	74,761,943,000	782,705,716,000

Note: The Selection of the Top 20 is based on the 2005 Market Share.

P. P. AUTO. LIABILITY - CALIFORNIA TOP 20 COMPANIES

1996 - 2007 INCURRED LOSSES + LOSS ADJUSTMENT EXPENSE to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	Grand Total
25178	State Farm Mut Auto Ins Co	69.67%	58.99%	73.39%	69.23%	75.93%	89.15%	93.36%	70.92%	61.92%	62.88%	70.72%	78.12%	72.31%
21652	Farmers Ins Exch	62.53%	68.80%	75.45%	73.27%	79.98%	75.69%	61.14%	79.18%	77.48%	69.25%	67.59%	64.28%	71.37%
15598	Interins Exch Of The Automobile Club	54.73%	50.45%	66.56%	67.13%	76.81%	72.15%	72.02%	66.73%	56.07%	57.99%	62.60%	66.81%	64.05%
15539	California State Auto Asn Inter-Ins	75.10%	60.30%	65.93%	73.43%	83.01%	82.80%	80.98%	79.34%	71.98%	64.16%	70.55%	66.31%	72.47%
12963	21st Century Ins Co	77.97%	66.37%	71.56%	71.89%	93.35%	88.61%	81.99%	73.23%	72.15%	69.21%	61.96%	64.38%	73.87%
27553	Mercury Ins Co	59.39%	56.69%	54.66%	66.82%	66.96%	71.92%	71.77%	68.26%	59.60%	60.46%	61.26%	61.31%	63.12%
19240	Allstate Ind Co	67.87%	55.92%	46.01%	65.37%	82.85%	92.59%	85.01%	68.56%	72.59%	75.05%	69.81%	71.19%	72.13%
11908	Mercury Cas Co	70.78%	63.65%	65.02%	78.55%	87.65%	82.17%	78.10%	67.94%	58.34%	60.53%	61.56%	56.76%	67.54%
19232	Allstate Ins Co	51.79%	42.97%	38.24%	60.75%	81.14%	83.54%	70.04%	64.44%	63.48%	56.70%	63.73%	55.20%	59.67%
22268	Infinity Ins Co	59.41%	59.30%	40.99%	59.23%	75.55%	72.51%	75.24%	68.41%	59.74%	54.75%	60.58%	63.02%	62.42%
44288	Progressive Choice Ins Co			68.16%	126.91%	141.62%	35.67%	70.24%	64.08%	61.30%	57.29%	55.45%	68.97%	61.53%
25089	Coast Natl Ins Co	42.97%	61.23%	64.75%	73.62%	85.63%	78.85%	82.32%	76.50%	68.13%	58.87%	62.38%	61.85%	69.06%
27804	Progressive West Ins Co	68.56%	63.57%	59.89%	67.32%	83.03%	71.49%	78.27%	71.83%	67.90%	66.58%	66.64%	78.88%	70.10%
24740	Safeco Ins Co Of Amer	71.37%	63.39%	71.16%	89.04%	87.67%	80.10%	77.50%	65.78%	53.88%	77.81%	66.55%	86.61%	73.77%
25941	USAA	68.69%	42.47%	77.43%	115.99%	127.19%	88.96%	83.50%	84.24%	73.05%	81.94%	81.09%	81.51%	82.12%
25968	USAA Cas Ins Co	61.66%	46.61%	74.13%	91.84%	111.69%	87.17%	95.22%	73.59%	69.08%	72.97%	89.26%	76.39%	78.76%
35882	Geico General Ins Co	66.10%	62.43%	73.87%	79.67%	95.65%	89.36%	87.72%	86.48%	79.93%	69.37%	64.85%	63.91%	76.84%
23809	Granite State Ins Co	11.47%	-142.27%	-78.28%	-86.35%	88.97%	87.56%	86.06%	65.58%	73.08%	77.84%	73.52%	70.73%	73.59%
23035	Liberty Mut Fire Ins Co	74.32%	83.69%	77.40%	70.31%	85.77%	90.72%	87.31%	77.49%	75.74%	66.61%	63.63%	72.08%	74.75%
13137	Viking Ins Co Of WI	67.29%	65.54%	58.85%	70.92%	97.70%	88.84%	84.18%	69.89%	70.31%	90.08%	51.57%	62.35%	73.03%
Sub Total		66.20%	59.26%	66.07%	71.48%	82.19%	82.19%	78.80%	72.44%	66.60%	65.41%	66.56%	68.54%	70.13%
Remainder of California		70.31%	67.17%	67.17%	75.44%	87.58%	89.37%	84.88%	82.17%	71.32%	71.83%	66.24%	72.05%	75.38%
California Total		66.99%	60.92%	66.31%	72.33%	83.46%	83.89%	80.20%	74.55%	67.59%	66.71%	66.49%	69.43%	71.29%
Countrywide Total		76.57%	75.06%	77.08%	81.75%	88.48%	90.58%	86.53%	80.36%	75.94%	75.77%	72.73%	76.56%	79.43%

Note: The Selection of the Top 20 is based on the 2005 Market Share.

P. P. AUTO. LIABILITY - CALIFORNIA TOP 20 COMPANIES

1996 - 2007 MARKET SHARE

Exhibit 5.c.

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	Grand Total
25178	State Farm Mut Auto Ins Co	18.07%	16.13%	15.31%	14.53%	13.05%	13.63%	14.24%	14.69%	13.90%	12.78%	12.50%	11.85%	14.08%
21652	Farmers Ins Exch	12.61%	12.57%	12.48%	12.11%	11.63%	11.71%	11.11%	9.83%	9.31%	9.44%	7.56%	5.93%	10.27%
15598	Interins Exch Of The Automobile Club	8.12%	7.32%	7.39%	8.12%	8.35%	8.18%	8.58%	8.65%	8.33%	9.04%	8.97%	8.48%	8.34%
15539	California State Auto Asn Inter-Ins	10.48%	9.82%	9.28%	9.42%	9.20%	8.53%	8.11%	7.76%	7.87%	7.83%	7.51%	7.03%	8.45%
12963	21st Century Ins Co	7.04%	5.82%	6.28%	6.46%	6.39%	6.09%	6.01%	6.71%	6.91%	6.50%	5.81%	4.80%	6.21%
27553	Mercury Ins Co	4.71%	5.36%	5.41%	5.46%	5.42%	5.44%	5.81%	6.12%	6.22%	6.34%	6.64%	6.99%	5.91%
19240	Allstate Ind Co	3.82%	4.03%	4.37%	4.91%	5.41%	6.03%	5.04%	4.58%	5.14%	5.92%	6.35%	6.32%	5.22%
11908	Mercury Cas Co	1.53%	1.71%	1.85%	1.95%	1.90%	1.80%	2.13%	2.44%	2.43%	2.40%	2.30%	2.26%	2.10%
19232	Allstate Ins Co	5.37%	4.35%	3.81%	3.57%	3.38%	3.28%	3.02%	2.73%	2.35%	2.33%	2.21%	1.97%	3.09%
22268	Infinity Ins Co	0.60%	1.39%	1.23%	1.23%	1.40%	1.38%	1.71%	2.04%	2.01%	2.19%	2.48%	2.80%	1.78%
44288	Progressive Choice Ins Co	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.30%	0.80%	1.28%	1.74%	1.99%	2.11%	0.79%
25089	Coast Natl Ins Co	0.80%	1.61%	1.47%	1.52%	1.27%	1.60%	2.01%	2.44%	2.86%	1.73%	1.49%	1.20%	1.70%
27804	Progressive West Ins Co	0.69%	1.42%	1.67%	1.34%	0.81%	0.98%	0.98%	1.39%	1.58%	1.72%	1.89%	1.84%	1.40%
24740	Safeco Ins Co Of Amer	1.60%	1.48%	1.45%	1.45%	1.64%	1.61%	1.56%	1.60%	1.63%	1.64%	1.58%	1.62%	1.58%
25941	USAA	2.08%	1.78%	1.45%	1.49%	1.54%	1.58%	1.68%	1.61%	1.58%	1.57%	1.55%	1.48%	1.61%
25968	USAA Cas Ins Co	1.34%	1.30%	1.14%	1.21%	1.30%	1.38%	1.40%	1.39%	1.42%	1.46%	1.45%	1.43%	1.36%
35882	Geico General Ins Co	0.35%	0.46%	0.67%	0.96%	1.19%	1.35%	1.36%	1.28%	1.21%	1.37%	1.55%	1.61%	1.15%
23809	Granite State Ins Co	0.00%	0.00%	0.00%	0.00%	0.10%	0.19%	0.40%	0.50%	0.91%	1.14%	1.40%	1.78%	0.61%
23035	Liberty Mut Fire Ins Co	0.63%	0.56%	0.54%	0.57%	0.59%	0.62%	0.67%	0.75%	1.07%	1.11%	1.13%	1.21%	0.82%
13137	Viking Ins Co Of WI	0.88%	1.43%	1.54%	1.69%	1.31%	1.13%	1.21%	1.12%	1.08%	0.98%	0.84%	0.93%	1.16%
Sub Total		80.73%	78.54%	77.36%	77.98%	75.90%	76.49%	77.31%	78.44%	79.10%	79.23%	77.22%	73.65%	77.61%
Remainder of California		19.27%	21.46%	22.64%	22.02%	24.10%	23.51%	22.69%	21.56%	20.90%	20.77%	22.78%	26.35%	22.39%
California Total Written Premium:		7,734,108,034	8,796,194,572	8,460,943,181	7,974,623,723	7,919,316,572	8,469,595,648	9,475,240,358	10,431,568,262	10,724,262,980	10,774,836,061	10,957,719,852	11,294,116,763	113,012,526,006

Note: The Selection of the Top 20 is based on the 2005 Market Share.

P. P. AUTO. LIABILITY - CALIFORNIA TOP 20 COMPANIES

1996 - 2007 INCURRED LOSSES

Exhibit 5.d.

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	Grand Total
25178	State Farm Mut Auto Ins Co	795,589,725	710,428,812	763,678,570	640,985,768	658,990,257	824,623,380	985,660,849	865,840,537	734,877,589	685,906,250	737,928,378	827,401,865	9,231,911,980
21652	Farmers Ins Exch	524,490,530	624,927,317	672,400,767	618,736,657	653,068,059	592,449,322	488,045,534	640,244,337	653,534,446	599,286,362	508,941,747	412,763,462	6,988,888,540
15598	Interins Exch Of The Automobile Club	267,843,160	257,165,553	336,748,934	349,445,330	433,688,318	424,432,316	468,617,885	491,183,015	409,722,645	470,950,147	517,548,994	557,687,652	4,985,033,949
15539	California State Auto Asn Inter-Ins	473,827,969	407,766,128	434,013,355	516,815,186	462,917,536	475,809,734	482,231,293	491,883,802	462,582,344	415,358,193	453,620,934	417,485,414	5,494,311,888
12963	21st Century Ins Co	371,612,269	268,116,691	279,141,315	290,702,037	385,597,721	361,563,956	357,316,345	417,783,000	450,378,141	411,484,813	326,872,455	313,921,631	4,234,490,374
27553	Mercury Ins Co	163,069,449	184,055,423	189,609,917	225,759,792	254,967,810	258,295,729	303,278,151	332,203,614	310,187,806	325,996,702	344,601,846	385,936,270	3,277,962,509
19240	Allstate Ind Co	161,383,526	137,681,207	111,885,344	181,348,435	264,637,043	349,714,356	325,555,776	255,638,213	295,047,796	352,677,870	370,080,277	405,379,072	3,211,028,915
11908	Mercury Cas Co	63,706,045	67,853,957	74,905,513	97,069,782	102,891,444	98,409,747	116,759,379	132,409,378	118,900,884	127,597,229	123,139,954	117,079,221	1,240,722,533
19232	Allstate Ins Co	164,319,121	116,802,662	77,812,989	125,791,197	164,152,074	178,502,172	162,375,750	143,993,591	129,470,808	112,978,081	118,479,410	101,078,784	1,595,756,639
22268	Infinity Ins Co	22,104,842	46,252,348	34,657,391	40,338,179	65,633,721	63,157,123	78,233,059	93,865,811	90,493,685	94,164,683	99,204,374	141,257,028	869,362,244
44288	Progressive Choice Ins Co			3,685	233,926	73,116	5,052	7,219,832	36,046,174	56,387,313	74,401,342	90,776,195	127,003,435	392,150,070
25089	Coast Natl Ins Co	23,651,315	58,460,253	61,372,997	69,843,145	71,618,827	85,039,821	120,312,036	148,431,609	132,971,512	101,294,384	87,307,642	71,468,017	1,031,771,558
27804	Progressive West Ins Co	21,693,353	43,904,672	57,110,031	65,411,635	58,936,262	45,540,695	45,286,748	71,509,239	81,150,113	86,258,680	103,817,250	131,541,096	812,159,774
24740	Safeco Ins Co Of Amer	73,831,017	67,282,119	75,116,308	87,714,677	92,676,474	91,839,675	94,102,290	84,269,233	77,108,539	116,240,712	94,865,998	135,585,335	1,090,632,377
25941	USAA	85,023,405	48,833,575	71,730,501	97,537,542	117,329,829	91,179,067	106,556,290	115,581,490	101,679,848	115,221,875	117,295,883	115,844,220	1,183,813,525
25968	USAA Cas Ins Co	49,373,874	39,820,754	54,387,506	64,255,220	87,798,300	77,819,139	103,026,765	89,433,260	88,128,444	98,393,161	122,273,121	104,767,608	979,477,152
35882	Geico General Ins Co	13,849,490	19,974,747	32,357,475	49,123,251	73,932,266	85,816,073	96,078,191	98,884,782	88,249,416	83,672,244	91,548,007	98,188,875	831,674,817
23809	Granite State Ins Co	17,626	(154,676)	(35,843)	(17,846)	2,658,502	9,495,613	23,269,802	31,189,358	50,079,839	66,985,294	90,015,730	122,188,128	395,691,527
23035	Liberty Mut Fire Ins Co	30,437,488	32,860,261	28,494,612	24,545,503	32,790,303	36,236,875	40,551,226	43,339,075	65,425,252	64,013,210	71,707,638	80,318,519	550,719,962
13137	Viking Ins Co Of WI	34,574,569	61,653,306	55,672,380	76,445,823	75,805,873	66,222,656	76,301,462	72,387,929	67,212,771	80,715,538	40,196,850	49,074,821	756,263,978
Sub Total		3,340,398,773	3,193,685,109	3,411,063,747	3,622,085,239	4,060,163,735	4,216,152,501	4,480,778,663	4,656,117,447	4,463,589,191	4,483,596,770	4,510,222,683	4,715,970,453	49,153,824,311
% of California Total		79.34%	76.63%	76.58%	77.32%	74.52%	74.08%	75.30%	76.03%	77.14%	77.52%	77.11%	72.91%	76.07%
Remainder of California		869,667,623	973,975,002	1,043,463,503	1,062,291,603	1,388,455,084	1,475,412,554	1,469,564,309	1,468,027,728	1,322,630,452	1,299,883,348	1,338,926,562	1,751,796,273	15,464,094,041
CA Total Incurred Losses		4,210,066,396	4,167,660,111	4,454,527,250	4,684,376,842	5,448,618,819	5,691,565,055	5,950,342,972	6,124,145,175	5,786,219,643	5,783,480,118	5,849,149,245	6,467,766,726	64,617,918,352
CW Total Incurred Losses		44,437,609,000	44,455,326,000	44,958,608,000	47,636,547,000	52,383,124,000	56,953,003,000	58,747,274,000	59,599,023,000	58,225,985,000	60,046,168,000	57,983,985,000	62,220,958,000	647,647,610,000
Ratio of CA I.L. / CW I.L.		9.47%	9.37%	9.91%	9.83%	10.40%	9.99%	10.13%	10.28%	9.94%	9.63%	10.09%	10.39%	9.98%

Note: The Selection of the Top 20 is based on the 2005 Market Share.

P. P. AUTO. LIABILITY - CALIFORNIA TOP 20 COMPANIES

1996 - 2007 INCURRED LOSSES to EARNED PREMIUM RATIO

Exhibit 5.e.

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	Grand Total
25178	State Farm Mut Auto Ins Co	56.66%	50.04%	57.55%	53.87%	59.52%	72.42%	77.10%	57.32%	48.45%	49.20%	53.92%	61.05%	57.66%
21652	Farmers Ins Exch	54.04%	57.98%	62.65%	62.59%	70.67%	61.45%	46.53%	61.86%	65.22%	58.79%	57.83%	58.86%	59.81%
15598	Interins Exch Of The Automobile Club	43.66%	40.72%	53.38%	55.24%	66.23%	62.19%	61.11%	56.96%	46.80%	49.35%	52.83%	56.97%	53.82%
15539	California State Auto Asn Inter-Ins	59.94%	47.66%	53.23%	67.39%	62.86%	65.83%	64.92%	62.76%	55.76%	49.07%	54.26%	51.35%	57.60%
12963	21st Century Ins Co	65.39%	52.11%	53.37%	55.77%	75.55%	70.33%	65.24%	62.04%	60.99%	57.48%	50.06%	55.70%	60.12%
27553	Mercury Ins Co	47.35%	40.70%	41.05%	51.48%	59.35%	56.75%	57.90%	53.79%	46.36%	48.35%	48.32%	49.45%	49.97%
19240	Allstate Ind Co	53.81%	40.88%	30.40%	47.16%	63.67%	70.83%	66.60%	54.18%	55.68%	56.72%	54.17%	57.13%	55.33%
11908	Mercury Cas Co	56.56%	47.11%	48.50%	61.92%	67.89%	64.70%	62.18%	54.34%	45.27%	49.57%	48.78%	45.67%	53.21%
19232	Allstate Ins Co	38.51%	29.90%	22.99%	43.11%	60.83%	65.28%	57.64%	50.05%	50.23%	44.28%	48.42%	44.84%	45.03%
22268	Infinity Ins Co	48.82%	46.75%	33.65%	44.75%	60.14%	56.27%	55.28%	49.28%	42.52%	41.38%	40.06%	46.08%	46.11%
44288	Progressive Choice Ins Co			40.65%	117.78%	98.87%	40.74%	52.51%	49.35%	44.31%	42.97%	42.69%	54.43%	47.05%
25089	Coast Natl Ins Co	40.57%	47.45%	48.47%	64.18%	64.17%	66.01%	68.07%	61.97%	52.30%	46.46%	50.70%	47.56%	55.22%
27804	Progressive West Ins Co	53.35%	47.24%	43.03%	52.94%	66.78%	52.85%	51.56%	54.35%	48.14%	47.90%	51.56%	61.86%	52.52%
24740	Safeco Ins Co Of Amer	59.38%	52.51%	59.70%	75.43%	73.27%	67.90%	65.39%	52.14%	44.51%	65.76%	54.24%	75.07%	61.71%
25941	USAA	52.68%	30.66%	55.14%	82.32%	96.70%	70.62%	69.36%	69.58%	60.08%	68.08%	69.01%	69.26%	65.22%
25968	USAA Cas Ins Co	48.55%	35.00%	53.81%	66.72%	86.79%	69.16%	79.57%	62.96%	58.61%	63.15%	76.76%	65.15%	64.26%
35882	Geico General Ins Co	56.76%	53.62%	62.47%	68.39%	82.22%	78.37%	76.88%	73.80%	67.35%	59.01%	55.43%	54.49%	65.91%
23809	Granite State Ins Co	12.97%	-128.32%	-61.72%	-72.06%	77.03%	80.53%	82.32%	59.40%	60.53%	61.30%	68.50%	67.99%	66.00%
23035	Liberty Mut Fire Ins Co	61.91%	66.79%	60.25%	53.74%	70.85%	73.48%	70.17%	61.39%	68.36%	54.82%	58.94%	61.39%	62.56%
13137	Viking Ins Co Of WI	51.82%	50.48%	43.41%	56.94%	71.91%	70.36%	68.15%	61.28%	56.93%	75.49%	43.33%	48.43%	58.17%
Sub Total		53.86%	47.33%	51.38%	57.71%	66.53%	66.24%	63.68%	58.45%	53.36%	52.66%	53.31%	56.23%	56.46%
Remainder of California		58.68%	54.31%	56.13%	61.38%	73.88%	74.46%	70.24%	66.60%	59.67%	59.84%	55.79%	61.69%	62.73%
California Total		54.79%	48.80%	52.42%	58.50%	68.26%	68.19%	65.18%	60.22%	54.68%	54.12%	53.86%	57.61%	57.84%
Countrywide Total		64.12%	62.13%	62.72%	67.44%	74.06%	76.23%	72.09%	66.41%	62.39%	61.92%	59.44%	63.71%	65.73%

Note: The Selection of the Top 20 is based on the 2005 Market Share.

P. P. AUTO. LIABILITY - CALIFORNIA TOP 20 COMPANIES

1996 - 2007 DEFENSE & COST CONTAINMENT EXPENSE (DCCE)

Exhibit 5.f.

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	Grand Total
25178	State Farm Mut Auto Ins Co	27,978,817	(16,495,952)	36,866,899	40,282,912	61,635,565	64,350,127	49,629,416	49,044,838	66,785,629	56,617,141	84,501,948	86,765,943	607,963,283
21652	Farmers Ins Exch	34,533,169	58,220,557	63,160,632	58,804,615	22,342,492	42,813,798	61,265,804	99,564,408	59,650,094	49,052,055	22,633,962	(10,740,216)	561,301,370
15598	Interins Exch Of The Automobile Club	25,928,320	32,049,203	39,553,580	30,841,667	29,270,601	25,663,323	26,332,622	27,215,220	20,674,035	30,669,894	31,946,638	25,447,417	345,592,520
15539	California State Auto Asn Inter-Ins	31,840,266	6,799,450	11,048,734	46,335,171	49,309,460	30,141,584	43,633,198	43,067,986	40,887,559	39,244,267	44,796,092	41,387,887	428,491,654
12963	21st Century Ins Co	19,302,047	15,224,659	36,415,501	27,465,762	32,401,202	25,907,123	24,779,209	28,901,395	28,019,166	20,921,474	25,688,968	10,311,629	295,338,135
27553	Mercury Ins Co	20,803,640	44,890,888	38,889,077	39,329,244	32,685,510	38,137,525	35,297,353	44,894,897	41,278,940	29,973,174	37,419,811	32,506,462	436,106,521
19240	Allstate Ind Co	19,326,281	25,387,960	35,092,197	36,822,511	36,047,047	51,730,935	19,544,304	25,527,157	27,163,155	26,821,821	21,255,858	28,800,001	353,519,227
11908	Mercury Cas Co	7,485,086	13,023,394	15,362,449	12,801,147	17,076,177	14,719,939	17,141,935	15,975,206	16,778,939	9,129,980	13,761,468	12,079,587	165,335,307
19232	Allstate Ins Co	25,801,980	26,883,829	34,271,193	27,838,429	23,954,829	20,894,492	9,156,439	16,997,249	11,021,786	8,816,295	8,540,923	7,149,737	221,327,181
22268	Infinity Ins Co	1,761,198	5,919,263	39,752	2,694,039	5,318,057	4,666,797	8,503,570	14,180,050	10,072,168	6,420,835	18,934,314	16,731,536	95,241,579
44288	Progressive Choice Ins Co			332	16,719	11,934	(1,319)	659,534	2,795,510	4,815,358	3,605,274	4,369,310	6,627,367	22,900,019
25089	Coast Natl Ins Co	1,401,292	7,005,943	8,653,906	(2,210,087)	13,143,097	5,510,859	8,271,217	8,727,186	15,372,484	7,050,276	1,952,734	4,850,340	79,729,247
27804	Progressive West Ins Co	6,181,532	15,165,464	(1,700,740)	3,589,408	3,285,337	4,236,897	3,906,600	6,859,879	7,504,939	7,323,028	3,634,992	5,911,652	65,898,988
24740	Safeco Ins Co Of Amer	3,655,689	3,821,881	3,998,098	4,954,600	7,009,651	5,555,119	4,865,488	8,196,736	6,206,241	6,681,706	7,537,571	5,682,928	68,165,708
25941	USAA	5,023,615	(1,737,309)	11,086,415	13,129,238	11,575,133	6,461,689	7,503,776	10,887,649	9,023,830	8,914,871	5,030,618	4,642,023	91,541,548
25968	USAA Cas Ins Co	1,394,728	210,435	6,646,481	7,608,825	6,842,234	5,460,339	7,169,035	6,453,931	5,722,103	4,691,031	5,031,048	4,134,597	61,364,787
35882	Geico General Ins Co	931,278	1,167,239	3,059,312	3,137,960	4,705,610	4,274,706	4,969,846	6,471,817	5,353,485	2,969,396	3,500,337	4,230,672	44,771,658
23809	Granite State Ins Co	(2,038)	(16,813)	(9,617)	(3,538)	172,099	229,695	240,945	2,387,421	10,385,256	16,771,946	5,020,920	3,843,239	39,019,515
23035	Liberty Mut Fire Ins Co	6,097,746	4,502,797	4,171,751	4,425,172	3,080,801	4,061,227	4,921,487	4,626,970	5,565,668	6,445,052	(3,694,254)	1,471,204	45,675,621
13137	Viking Ins Co Of WI	3,340,960	7,281,206	4,545,085	1,546,657	13,763,146	10,703,386	7,061,142	2,531,724	5,110,947	5,584,904	(1,917,107)	1,578,909	61,130,959
Sub Total		242,785,606	249,304,094	351,151,037	359,410,451	373,629,982	365,518,241	344,852,920	425,307,229	397,391,782	347,704,420	339,946,151	293,412,914	4,090,414,827
% of California Total		74.80%	67.20%	79.55%	77.99%	77.66%	76.63%	73.02%	75.71%	81.97%	79.54%	83.86%	78.50%	77.31%
Remainder of California		81,788,237	121,709,355	90,244,946	101,449,034	107,499,234	111,446,308	127,408,941	136,483,498	87,382,627	89,445,546	65,413,171	80,342,750	1,200,613,647
California Total		324,573,843	371,013,449	441,395,983	460,859,485	481,129,216	476,964,549	472,261,861	561,790,727	484,774,409	437,149,966	405,359,322	373,755,664	5,291,028,474
Countrywide Total		2,545,092,000	2,818,626,000	3,278,162,000	3,345,959,000	3,450,034,000	3,472,441,000	3,757,967,000	4,300,554,000	4,049,016,000	3,712,407,000	3,650,412,000	3,496,820,000	41,877,490,000
Ratio of CA D.C.C.E. / CW D.C.C.E.		12.75%	13.16%	13.46%	13.77%	13.95%	13.74%	12.57%	13.06%	11.97%	11.78%	11.10%	10.69%	12.63%

Note: The Selection of the Top 20 is based on the 2005 Market Share.

P. P. AUTO. LIABILITY - CALIFORNIA TOP 20 COMPANIES

Exhibit 5.g.

1996 - 2007 DEFENSE & COST CONTAINMENT EXPENSE (DCCE) to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	Grand Total
25178	State Farm Mut Auto Ins Co	1.99%	-1.16%	2.78%	3.39%	5.57%	5.65%	3.88%	3.25%	4.40%	4.06%	6.17%	6.40%	3.80%
21652	Farmers Ins Exch	3.56%	5.40%	5.89%	5.95%	2.42%	4.44%	5.84%	9.62%	5.95%	4.81%	2.57%	-1.53%	4.80%
15598	Interins Exch Of The Automobile Club	4.23%	5.07%	6.27%	4.88%	4.47%	3.76%	3.43%	3.16%	2.36%	3.21%	3.26%	2.60%	3.73%
15539	California State Auto Asn Inter-Ins	4.03%	0.79%	1.36%	6.04%	6.70%	4.17%	5.87%	5.49%	4.93%	4.64%	5.36%	5.09%	4.49%
12963	21st Century Ins Co	3.40%	2.96%	6.96%	5.27%	6.35%	5.04%	4.52%	4.29%	3.79%	2.92%	3.93%	1.83%	4.19%
27553	Mercury Ins Co	6.04%	9.93%	8.42%	8.97%	7.61%	8.38%	6.74%	7.27%	6.17%	4.45%	5.25%	4.16%	6.65%
19240	Allstate Ind Co	6.44%	7.54%	9.53%	9.58%	8.67%	10.48%	4.00%	5.41%	5.13%	4.31%	3.11%	4.06%	6.09%
11908	Mercury Cas Co	6.65%	9.04%	9.95%	8.17%	11.27%	9.68%	9.13%	6.56%	6.39%	3.55%	5.45%	4.71%	7.09%
19232	Allstate Ins Co	6.05%	6.88%	10.12%	9.54%	8.88%	7.64%	3.25%	5.91%	4.28%	3.46%	3.49%	3.17%	6.25%
22268	Infinity Ins Co	3.89%	5.98%	0.04%	2.99%	4.87%	4.16%	6.01%	7.45%	4.73%	2.82%	7.65%	5.46%	5.05%
44288	Progressive Choice Ins Co			3.66%	8.42%	16.14%	-10.64%	4.80%	3.83%	3.78%	2.08%	2.05%	2.84%	2.75%
25089	Coast Natl Ins Co	2.40%	5.69%	6.83%	-2.03%	11.78%	4.28%	4.68%	3.64%	6.05%	3.23%	1.13%	3.23%	4.27%
27804	Progressive West Ins Co	15.20%	16.32%	-1.28%	2.90%	3.72%	4.92%	4.45%	5.21%	4.45%	4.07%	1.81%	2.78%	4.26%
24740	Safeco Ins Co Of Amer	2.94%	2.98%	3.18%	4.26%	5.54%	4.11%	3.38%	5.07%	3.58%	3.78%	4.31%	3.15%	3.86%
25941	USAA	3.11%	-1.09%	8.52%	11.08%	9.54%	5.01%	4.88%	6.55%	5.33%	5.27%	2.96%	2.78%	5.04%
25968	USAA Cas Ins Co	1.37%	0.18%	6.58%	7.90%	6.76%	4.85%	5.54%	4.54%	3.81%	3.01%	3.16%	2.57%	4.03%
35882	Geico General Ins Co	3.82%	3.13%	5.91%	4.37%	5.23%	3.90%	3.98%	4.83%	4.09%	2.09%	2.12%	2.35%	3.55%
23809	Granite State Ins Co	-1.50%	-13.95%	-16.56%	-14.29%	4.99%	1.95%	0.85%	4.55%	12.55%	15.35%	3.82%	2.14%	6.51%
23035	Liberty Mut Fire Ins Co	12.40%	9.15%	8.82%	9.69%	6.66%	8.23%	8.52%	6.55%	5.82%	5.52%	-3.04%	1.12%	5.19%
13137	Viking Ins Co Of WI	5.01%	5.96%	3.54%	1.15%	13.06%	11.37%	6.31%	2.14%	4.33%	5.22%	-2.07%	1.56%	4.70%
Sub Total		3.91%	3.69%	5.29%	5.73%	6.12%	5.74%	4.90%	5.34%	4.75%	4.08%	4.02%	3.50%	4.70%
Remainder of California		5.52%	6.79%	4.85%	5.86%	5.72%	5.62%	6.09%	6.19%	3.94%	4.12%	2.73%	2.83%	4.87%
California Total		4.22%	4.34%	5.19%	5.76%	6.03%	5.71%	5.17%	5.52%	4.58%	4.09%	3.73%	3.33%	4.74%
Countrywide Total		3.67%	3.94%	4.57%	4.74%	4.88%	4.65%	4.61%	4.79%	4.34%	3.83%	3.74%	3.58%	4.25%

Note: The Selection of the Top 20 is based on the 2005 Market Share.

P. P. AUTO. LIABILITY - CALIFORNIA TOP 20 COMPANIES

1996 - 2007 ADJUSTING & OTHER EXPENSE (AOE)

Exhibit 5.h.

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	Grand Total
25178	State Farm Mut Auto Ins Co	154,596,768	143,538,011	173,419,994	142,391,583	120,067,236	126,102,730	158,199,750	156,442,742	137,501,442	134,060,336	145,534,590	144,587,131	1,736,442,314
21652	Farmers Ins Exch	47,864,198	58,336,599	74,160,730	46,714,355	63,649,214	94,506,701	92,026,781	79,671,173	63,273,993	57,573,888	63,255,943	48,737,733	789,771,309
15598	Interins Exch Of The Automobile Club	41,978,025	29,416,168	43,582,848	44,347,928	40,003,379	42,271,235	57,261,189	57,049,108	60,447,304	51,771,362	63,751,053	70,925,842	602,805,441
15539	California State Auto Asn Inter-Ins	87,966,607	101,333,316	92,530,647	0	99,097,172	92,516,148	75,622,960	86,895,010	93,742,366	88,468,855	91,386,610	80,220,348	989,780,039
12963	21st Century Ins Co	52,209,038	58,133,933	58,694,066	56,555,591	58,458,898	68,063,797	66,933,940	46,397,217	54,380,974	63,048,998	51,992,386	38,602,523	673,471,360
27553	Mercury Ins Co	20,658,057	27,460,063	23,983,990	27,942,974	0	30,923,968	37,350,019	44,490,948	47,304,970	51,699,953	54,860,975	60,115,042	426,790,959
19240	Allstate Ind Co	22,857,312	25,259,960	22,401,178	33,221,971	43,688,815	55,656,469	70,416,125	42,354,150	62,452,155	87,150,285	85,529,112	70,905,449	621,892,982
11908	Mercury Cas Co	8,524,006	10,790,993	10,143,871	13,265,235	12,872,321	11,846,848	12,753,768	17,182,017	17,528,658	19,075,031	18,504,596	16,346,766	168,834,110
19232	Allstate Ins Co	30,858,321	24,186,894	17,339,681	23,618,821	30,850,004	29,065,589	25,794,507	24,413,586	23,153,277	22,879,980	28,903,852	16,201,737	297,266,250
22268	Infinity Ins Co	3,035,081	6,499,220	7,514,112	10,367,458	11,494,484	13,557,765	19,754,244	22,241,775	26,572,580	23,995,652	31,891,750	35,211,141	212,135,261
44288	Progressive Choice Ins Co			2,163	1,412	19,685	691	1,777,952	7,960,811	16,809,830	21,198,153	22,756,279	27,281,493	97,808,468
25089	Coast Natl Ins Co	0	9,973,043	11,955,740	12,485,118	10,808,848	11,038,190	16,902,968	26,070,654	24,862,137	20,013,297	18,165,713	16,632,076	178,907,784
27804	Progressive West Ins Co	2,000	11,000	24,080,640	14,177,285	11,051,829	11,822,983	19,548,086	16,128,975	25,806,229	26,334,995	26,718,716	30,274,620	205,957,357
24740	Safeco Ins Co Of Amer	11,252,552	10,119,592	10,419,514	10,875,208	11,209,105	10,944,422	12,551,291	13,847,976	10,032,335	14,624,443	13,986,627	15,151,142	145,014,208
25941	USAA	20,800,263	20,552,562	17,905,352	26,765,102	25,426,120	17,206,574	14,221,260	13,457,370	12,936,446	14,541,981	15,495,196	15,838,257	215,146,483
25968	USAA Cas Ins Co	11,937,957	12,998,778	13,884,057	16,586,593	18,341,714	14,813,334	13,095,657	8,643,475	10,028,369	10,602,973	14,890,656	13,942,957	159,766,521
35882	Geico General Ins Co	1,347,506	2,113,475	2,845,719	4,964,504	7,376,216	7,756,048	8,571,263	10,518,946	11,138,763	11,712,305	12,060,611	12,724,477	93,129,831
23809	Granite State Ins Co	0	0	0	0	240,116	598,891	815,721	858,720	0	1,294,943	1,567,891	1,079,425	6,455,707
23035	Liberty Mut Fire Ins Co	0	3,810,914	3,940,277	3,144,988	3,822,069	4,442,537	4,983,776	6,740,711	1,501,570	7,318,517	9,403,244	12,516,887	61,625,489
13137	Viking Ins Co Of WI	6,980,917	11,114,184	15,259,386	17,217,671	13,434,756	6,695,843	10,883,498	7,636,563	10,689,439	10,013,025	9,563,392	12,530,407	132,019,081
Sub Total		522,868,607	555,648,707	624,063,963	504,643,798	581,911,982	649,830,762	719,464,756	689,001,926	710,162,836	737,378,971	780,219,190	739,825,455	7,815,020,954
% of California Total		85.24%	83.63%	84.44%	78.06%	79.53%	77.94%	80.08%	76.92%	80.62%	81.17%	80.80%	77.59%	80.31%
Remainder of California		90,559,139	108,794,519	114,959,330	141,836,501	149,794,931	183,937,738	178,983,703	206,780,714	170,749,666	171,054,146	185,377,129	213,716,123	1,916,543,638
California Total		613,427,746	664,443,227	739,023,293	646,480,298	731,706,914	833,768,500	898,448,459	895,782,640	880,912,502	908,433,116	965,596,319	953,541,577	9,731,564,592
Countrywide Total		6,077,768,000	6,438,599,000	7,016,706,000	6,760,820,000	6,753,432,000	7,248,755,000	8,002,356,000	8,214,144,000	8,591,460,000	9,719,142,000	9,313,269,000	9,044,165,000	93,180,616,000
Ratio of CA A.O.E. / CW A.O.E.		10.09%	10.32%	10.53%	9.56%	10.83%	11.50%	11.23%	10.91%	10.25%	9.35%	10.37%	10.54%	10.44%

Note: The Selection of the Top 20 is based on the 2005 Market Share.

Note 2: AOE is allocated by California IL * Countrywide AOE / Countrywide IL

P. P. AUTO. LIABILITY - CALIFORNIA TOP 20 COMPANIES

1996 - 2007 ADJUSTING & OTHER EXPENSE (AOE) to EARNED PREMIUM RATIO

Exhibit 5.i.

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	Grand Total
25178	State Farm Mut Auto Ins Co	11.01%	10.11%	13.07%	11.97%	10.84%	11.07%	12.38%	10.36%	9.07%	9.62%	10.63%	10.67%	10.85%
21652	Farmers Ins Exch	4.93%	5.41%	6.91%	4.73%	6.89%	9.80%	8.77%	7.70%	6.31%	5.65%	7.19%	6.95%	6.76%
15598	Interins Exch Of The Automobile Club	6.84%	4.66%	6.91%	7.01%	6.11%	6.19%	7.47%	6.62%	6.90%	5.43%	6.51%	7.25%	6.51%
15539	California State Auto Asn Inter-Ins	11.13%	11.84%	11.35%	0.00%	13.46%	12.80%	10.18%	11.09%	11.30%	10.45%	10.93%	9.87%	10.38%
12963	21st Century Ins Co	9.19%	11.30%	11.22%	10.85%	11.45%	13.24%	12.22%	6.89%	7.36%	8.81%	7.96%	6.85%	9.56%
27553	Mercury Ins Co	6.00%	6.07%	5.19%	6.37%	0.00%	6.79%	7.13%	7.20%	7.07%	7.67%	7.69%	7.70%	6.51%
19240	Allstate Ind Co	7.62%	7.50%	6.09%	8.64%	10.51%	11.27%	14.41%	8.98%	11.79%	14.02%	12.52%	9.99%	10.72%
11908	Mercury Cas Co	7.57%	7.49%	6.57%	8.46%	8.49%	7.79%	6.79%	7.05%	6.67%	7.41%	7.33%	6.38%	7.24%
19232	Allstate Ins Co	7.23%	6.19%	5.12%	8.09%	11.43%	10.63%	9.16%	8.49%	8.98%	8.97%	11.81%	7.19%	8.39%
22268	Infinity Ins Co	6.70%	6.57%	7.30%	11.50%	10.53%	12.08%	13.96%	11.68%	12.49%	10.54%	12.88%	11.49%	11.25%
44288	Progressive Choice Ins Co			23.86%	0.71%	26.62%	5.57%	12.93%	10.90%	13.21%	12.24%	10.70%	11.69%	11.74%
25089	Coast Natl Ins Co	0.00%	8.10%	9.44%	11.47%	9.69%	8.57%	9.56%	10.88%	9.78%	9.18%	10.55%	11.07%	9.58%
27804	Progressive West Ins Co	0.00%	0.01%	18.14%	11.47%	12.52%	13.72%	22.26%	12.26%	15.31%	14.62%	13.27%	14.24%	13.32%
24740	Safeco Ins Co Of Amer	9.05%	7.90%	8.28%	9.35%	8.86%	8.09%	8.72%	8.57%	5.79%	8.27%	8.00%	8.39%	8.21%
25941	USAA	12.89%	12.90%	13.76%	22.59%	20.95%	13.33%	9.26%	8.10%	7.64%	8.59%	9.12%	9.47%	11.85%
25968	USAA Cas Ins Co	11.74%	11.42%	13.74%	17.22%	18.13%	13.16%	10.11%	6.09%	6.67%	6.81%	9.35%	8.67%	10.48%
35882	Geico General Ins Co	5.52%	5.67%	5.49%	6.91%	8.20%	7.08%	6.86%	7.85%	8.50%	8.26%	7.30%	7.06%	7.38%
23809	Granite State Ins Co	0.00%	0.00%	0.00%	0.00%	6.96%	5.08%	2.89%	1.64%	0.00%	1.19%	1.19%	0.60%	1.08%
23035	Liberty Mut Fire Ins Co	0.00%	7.75%	8.33%	6.89%	8.26%	9.01%	8.62%	9.55%	1.57%	6.27%	7.73%	9.57%	7.00%
13137	Viking Ins Co Of WI	10.46%	9.10%	11.90%	12.82%	12.74%	7.11%	9.72%	6.46%	9.05%	9.36%	10.31%	12.36%	10.15%
Sub Total		8.43%	8.23%	9.40%	8.04%	9.54%	10.21%	10.22%	8.65%	8.49%	8.66%	9.22%	8.82%	8.98%
Remainder of California		6.11%	6.07%	6.18%	8.20%	7.97%	9.28%	8.55%	9.38%	7.70%	7.87%	7.72%	7.53%	7.77%
California Total		7.98%	7.78%	8.70%	8.07%	9.17%	9.99%	9.84%	8.81%	8.32%	8.50%	8.89%	8.49%	8.71%
Countrywide Total		8.77%	9.00%	9.79%	9.57%	9.55%	9.70%	9.82%	9.15%	9.21%	10.02%	9.55%	9.26%	9.46%

Note: The Selection of the Top 20 is based on the 2005 Market Share.